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SITE NAME	CHEMICAL RECOVERY
DOC ID #	147472
DOCUMENT VARIATION	___ COLOR OR <u> X </u> RESOLUTION
PRP	RMD-CHEMICAL RECOVERY
PHASE	ENFORCEMENT
OPERABLE UNITS	
LOCATION	Box #___ Folder #___ Subsection___
PHASE (AR DOCUMENTS ONLY)	___ Remedial ___ Removal ___ Deletion Docket ___ Original ___ Update # ___ Volume ___ of ___
COMMENT(S)	
FOLDER M-42	

INSURANCE POLICIES - CHEMICAL SERVICE CO.

147472

RENEWAL OF NUMBER

Standard Fire Insurance Policy

 Ohio Farmers Insurance Co.

A Corporation without Shareholders organized under a Special Act of the Legislature of Ohio operating on the Stock Plan

☐ Westfield Insurance Co.

A Capital Stock Company Westfield Center, Ohio

Insured's Name and Mailing Address . **DORSEY ORRIS**
PO Box 375
Elyria, Ohio 44035

A. H. H. Benson Insurance Agency, Inc.
G. Elyria, Ohio
E.
N.
T.

Policy Term	2-1-73	2-1-74	1
	Inception (Mo. Day Year)	Expiration (Mo. Day Year)	Years

It is important that the written portions of all policies covering the same property read exactly alike. If they do not, they should be made uniform at once.

INSURANCE IS PROVIDED AGAINST ONLY THOSE PERILS AND FOR ONLY THOSE COVERAGES INDICATED BELOW BY A PREMIUM CHARGE AND AGAINST OTHER PERILS AND FOR OTHER COVERAGES ONLY WHEN ENDORSED HEREON OR ADDED HERETO.

Item No.	DESCRIPTION AND LOCATION OF PROPERTY COVERED Show address (No., Street, City, County, State, Zip Code), construction, type of roof and occupancy of building(s) covered or containing property covered. If occupied as a dwelling state if building is a seasonal or farm dwelling. If commercial state exact nature of product (and whether manufacturer, wholesaler or retailer) or the service or activity involved.	Protection Class	Dwelling Business Only			
			No. of Families	Feet From Hydrant	Miles From Fire Dept.	Zone
1.	On the two story approved roof, frame building occupied as an office located at 144-50 Maple Street, Klyria, Ohio. Card 1350.	\$				

Item No.	PERIL(S) INSURED AGAINST AND COVERAGE(S) PROVIDED (INSERT NAME OF EACH)	Per Cent of Co-Insurance Applicable	Deductible Amount	Amount of Insurance	Rate	Prepaid or Install Premium Due At Inception	Install Premium Due Each Anniv
1	FIRE AND LIGHTNING EXTENDED COVERAGE		50.00	20,000 XXXXXX	.624 .34	\$ 62.00 34.00	\$
TOTAL(S)						\$ 96.00	\$
TOTAL PREMIUM FOR POLICY TERM PAID IN INSTALLMENTS \$							

Subject to Form No(s). **18 (3-78)** attached hereto.

Insert form number(s) and edition date(s)

attached hereto.

Mortgage Clause: Subject to the provisions of the mortgage clause attached hereto, loss, if any, on building items, shall be payable to:

Elyria Savings & Trust National Bank

Insert name(s) of mortgagee(s) and mailing address(es)

February 1, 1973

Countersignature Date _____

Elyria, Ohio

Agency At

Adopt

IN CONSIDERATION OF THE PROVISIONS AND STIPULATIONS HEREIN OR ADDED HERETO AND OF the premium above specified, this Company, for the term of years specified above from inception date shown above At Noon (Standard Time) to expiration date shown above At Noon (Standard Time) at location of property involved, to an amount not exceeding the amount(s) above specified, does insure the insured named above and legal representatives, to the extent of the actual cash value of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality within a reasonable time after such loss, without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair, and without compensation for loss resulting from interruption of business or manufacture, nor in any event for more than the interest of the insured, against all **DIRECT LOSS BY FIRE, LIGHTNING AND BY REMOVAL FROM PREMISES ENDANGERED BY THE PERILS INSURED AGAINST IN THIS POLICY, EXCEPT AS HEREINAFTER PROVIDED**, to the property described herein while located or contained as described in this policy, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from the perils insured against in this policy, but not elsewhere.

Assignment of this policy shall not be valid except with the written consent of this Company.

This policy is made and accepted subject to the foregoing provisions and stipulations and those hereinafter stated, which are hereby made a part of this policy, together with such other provisions, stipulations and agreements as may be added hereto, as provided in this policy.

1 **Concealment, fraud.** This entire policy shall be void if, whether
2 before or after a loss, the insured has wil-
3 fully concealed or misrepresented any ma-
4 terial fact or circumstance concerning this insurance or the
5 subject thereof, or the interest of the insured therein, or in case
6 of any fraud or false swearing by the insured relating thereto.
7 **Uninsurable and excepted property.** This policy shall not cover accounts, bills,
8 currency, deeds, evidences of debt, money or
9 securities; nor, unless specifically named
10 hereon in writing, bullion or manuscripts.
11 **Perils Not included.** This Company shall not be liable for loss by
12 fire or other perils insured against in this
13 policy caused, directly or indirectly, by: (a)
14 enemy attack by armed forces, including action taken by mili-
15 tary, naval or air forces in resisting an actual or an immediately
16 impending enemy attack; (b) invasion; (c) insurrection; (d)
17 rebellion; (e) revolution; (f) civil war; (g) usurped power; (h)
18 order of any civil authority except acts of destruction at the time
19 of and for the purpose of preventing the spread of fire, provided
20 that such fire did not originate from any of the perils excluded
21 by this policy; (i) neglect of the insured to use all reasonable
22 means to save and preserve the property at and after a loss, or
23 when the property is endangered by fire in neighboring prem-
24 ises; (j) nor shall this Company be liable for loss by theft.
25 **Other Insurance.** Other insurance may be prohibited or the
26 amount of insurance may be limited by en-
27 dorsement attached hereto.
28 **Conditions suspending or restricting insurance.** Unless other-
29 wise provided in writing added hereto this Company shall not
30 be liable for loss occurring
31 (a) while the hazard is increased by any means within the con-
32 trol or knowledge of the insured; or
33 (b) while a described building, whether intended for occupancy
34 by owner or tenant, is vacant or unoccupied beyond a period of
35 sixty consecutive days; or
36 (c) as a result of explosion or riot, unless fire ensue, and in
37 that event for loss by fire only.
38 **Other Perils or subjects.** Any other peril to be insured against or sub-
39 ject of insurance to be covered in this policy
40 shall be by endorsement in writing hereon or
41 added hereto.
42 **Added Provisions.** The extent of the application of insurance
43 under this policy and of the contribution to
44 be made by this Company in case of loss, and any other pro-
45 vision or agreement not inconsistent with the provisions of this
46 policy, may be provided for in writing added hereto, but no pro-
47 vision may be waived except such as by the terms of this policy
48 is subject to change.
49 **Waiver provisions.** No permission affecting this insurance shall
50 exist, or waiver of any provision be valid,
51 unless granted herein or expressed in writing
52 added hereto. No provision, stipulation or forfeiture shall be
53 held to be waived by any requirement or proceeding on the part
54 of this Company relating to appraisal or to any examination
55 provided for herein.
56 **Cancellation of policy.** This policy shall be cancelled at any time
57 at the request of the insured, in which case
58 this Company shall, upon demand and sur-
59 render of this policy, refund the excess of paid premium above
60 the customary short rates for the expired time. This pol-
61 icy may be cancelled at any time by this Company by giving
62 to the insured a five days' written notice of cancellation with
63 or without tender of the excess of paid premium above the pro
64 rata premium for the expired time, which excess, if not ten-
65 dered, shall be refunded on demand. Notice of cancellation shall
66 state that said excess premium (if not tendered) will be re-
67 funded on demand.
68 **Mortgagee interests and obligations.** If loss hereunder is made payable, in whole
69 or in part, to a designated mortgagee not
70 named herein as the insured, such interest in
71 this policy may be cancelled by giving to such
72 mortgagee a ten days' written notice of can-
73 cellation.
74 If the insured fails to render proof of loss such mortgagee, upon
75 notice, shall render proof of loss in the form herein specified
76 within sixty (60) days thereafter and shall be subject to the pro-
77 visions hereof relating to appraisal and time of payment and of
78 bringing suit. If this Company shall claim that no liability ex-
79 isted as to the mortgagor or owner, it shall, to the extent of pay-
80 ment of loss to the mortgagee, be subrogated to all the mort-
81 gagee's rights of recovery, but without impairing mortgagee's
82 right to sue; or it may pay off the mortgage debt and require
83 an assignment thereof and of the mortgage. Other provisions
84 relating to the interests and obligations of such mortgagee may
85 be added hereto by agreement in writing.
86 **Pro rata liability.** This Company shall not be liable for a greater
87 proportion of any loss than the amount
88 hereby insured shall bear to the whole insurance covering the
89 property against the peril involved, whether collectible or not.
90 **Requirements in case loss occurs.** The insured shall give immediate written
91 notice to this Company of any loss, protect
92 the property from further damage, forthwith
93 separate the damaged and undamaged personal property, put
94 it in the best possible order, furnish a complete inventory of
95 the destroyed, damaged and undamaged property, showing in
96 detail quantities, costs, actual cash value and amount of loss
97 claimed; and within sixty days after the loss, unless such time
98 is extended in writing by this Company, the insured shall render
99 to this Company a proof of loss, signed and sworn to by the
100 insured, stating the knowledge and belief of the insured as to
101 the following: the time and origin of the loss, the interest of the
102 insured and of all others in the property, the actual cash value of
103 each item thereof and the amount of loss thereto, all encum-
104 brances thereon, all other contracts of insurance, whether valid
105 or not, covering any of said property, any changes in the title,
106 use, occupation, location, possession or exposures of said prop-
107 erty since the issuing of this policy, by whom and for what
108 purpose any building herein described and the several parts
109 thereof were occupied at the time of loss and whether or not it
110 then stood on leased ground, and shall furnish a copy of all the
111 descriptions and schedules in all policies and, if required, verified
112 plans and specifications of any building, fixtures or machinery
113 destroyed or damaged. The insured, as often as may be reason-
114 ably required, shall exhibit to any person designated by this
115 Company all that remains of any property herein described, and
116 submit to examinations under oath by any person named by this
117 Company, and subscribe the same; and, as often as may be
118 reasonably required, shall produce for examination all books of
119 account, bills, invoices and other vouchers, or certified copies
120 thereof if originals be lost, at such reasonable time and place as
121 may be designated by this Company or its representative, and
122 shall permit extracts and copies thereof to be made.
123 **Appraisal.** In case the insured and this Company shall
124 fail to agree as to the actual cash value or
125 the amount of loss, then, on the written demand of either, each
126 shall select a competent and disinterested appraiser and notify
127 the other of the appraiser selected within twenty days of such
128 demand. The appraisers shall first select a competent and dis-
129 interested umpire; and failing for fifteen days to agree upon
130 such umpire, then, on request of the insured or this Company,
131 such umpire shall be selected by a judge of a court of record in
132 the state in which the property covered is located. The ap-
133 praisers shall then appraise the loss, stating separately actual
134 cash value and loss to each item; and, failing to agree, shall
135 submit their differences, only, to the umpire. An award in writ-
136 ing, so itemized, of any two when filed with this Company shall
137 determine the amount of actual cash value and loss. Each
138 appraiser shall be paid by the party selecting him and the ex-
139 penses of appraisal and umpire shall be paid by the parties
140 equally.
141 **Company's options.** It shall be optional with this Company to
142 take all, or any part, of the property at the
143 agreed or appraised value, and also to re-
144 pair, rebuild or replace the property destroyed or damaged with
145 other of like kind and quality within a reasonable time, on giv-
146 ing notice of its intention so to do within thirty days after the
147 receipt of the proof of loss herein required.
148 **Abandonment.** There can be no abandonment to this Com-
149 pany of any property.
150 **When loss payable.** The amount of loss for which this Company
151 may be liable shall be payable sixty days
152 after proof of loss, as herein provided, is
153 received by this Company and ascertainment of the loss is made
154 either by agreement between the insured and this Company ex-
155 pressed in writing or by the filing with this Company of an
156 award as herein provided.
157 **Suit.** No suit or action on this policy for the recov-
158 ery of any claim shall be sustainable in any
159 court of law or equity unless all the requirements of this policy
160 shall have been complied with, and unless commenced within
161 twelve months next after inception of the loss.
162 **Subrogation.** This Company may require from the insured
163 an assignment of all right of recovery against
164 any party for loss to the extent that payment therefor is made
165 by this Company.

IN WITNESS WHEREOF, this Company has executed and attested these presents; but this policy shall not be valid unless counter-
signed by the duly authorized Agent of this Company at the agency hereinbefore mentioned.

M. Z. Schamp Corporate Secretary.

J. C. Bishop President.



BUILDING AND CONTENTS FORM

Insurance attaches only to those items specifically described in this policy for which a specific amount is shown and, unless otherwise provided, all conditions of this form and the provisions of the policy to which it is attached shall apply separately to each item covered.

SECTION I — DESCRIPTION OF COVERAGE

A. BUILDING COVERAGE: When the insurance under this policy covers a building, such insurance shall also cover additions and extensions attached thereto; and fixtures, machinery and equipment constituting a permanent part of and pertaining to the service of the building.

This coverage also includes:

- (a) awnings, canopies (fabric or slat), metal smokestacks (except as excluded or limited below), screens, storm doors and windows if the property of the owner of the building and belonging to said building while attached thereto or stored therein or in other buildings on the premises;
- (b) signs (except as excluded or limited below) if the property of the owner of the building while attached thereto or stored therein or in other buildings on the premises or in the open within one hundred (100) feet thereof;
- (c) personal property owned by the insured and not otherwise covered and used solely for the maintenance and service of the building, all while contained therein or attached thereto, or in other buildings on the premises but such coverage of personal property shall not exceed one percent (1%) of the amount of the item covering on the building.

Building Exclusions — Limitations

- (1) Radio and television equipment on the outside of the building is not included in this coverage against loss by windstorm or hail (if insured against).
- (2) Awnings, canopies (fabric or slat) signs and metal smokestacks attached to the building or in the open are not included in this coverage against loss by windstorm or hail (if insured against) unless the 80% or higher Coinsurance Clause applies to this coverage.
- (3) When this coverage is subject to the provisions of a Coinsurance Clause, this policy does not cover under this item architects' fees; cost of excavations; brick, stone or concrete foundations of building which are below the under surface of the lowest basement floor, or where there is no basement, which are below the surface of the ground inside of the foundation walls of the building; brick, stone or concrete foundations of machinery or boilers and engines, which are below the surface of the ground; underground flues, pipes, underground wiring and drains.
- (4) Property included under any other coverage of the policy is not included in this coverage.

B. CONTENTS COVERAGE: When the insurance under this policy covers contents, such insurance shall cover furniture, fixtures, machinery, equipment, stock and other personal property; all owned by the Insured and while in or on the described buildings or in the open (including within vehicles) within one hundred (100) feet thereof.

This coverage also includes:

- (a) the Insured's interest in similar personal property owned by others to the extent of the value of labor and materials expended thereon by the Insured; and
- (b) awnings, canopies (fabric or slat), signs and metal smokestacks (except as excluded or limited below) only when the property of the tenant or lessee and not otherwise covered and not belonging to and constituting a permanent part of the building all while in or on the described building or in the open (including within vehicles) within one hundred (100) feet thereof.

Contents Exclusions — Limitations

- (1) Accounts, bills, currency, deeds, evidences of debt, money, securities, aircraft, motor vehicles and trailers licensed for use on public highways are not included in this coverage.
- (2) Radio and television equipment on the outside of the building is not included in this coverage against loss by windstorm or hail (if insured against).
- (3) Awnings, canopies (fabric or slat), signs and metal smokestack attached to the building or in the open are not included

in this coverage against loss by windstorm or hail (if insured against) unless the 80% or higher Coinsurance Clause applies to this coverage.

(4) The Insured's interest in personal property in which parties other than the Insured also have an insurable interest is not covered under this coverage when the Insured's interest in said property is otherwise specifically covered.

(5) Property covered included in any other coverage of this policy is not included in this coverage.

(6) This policy limits coverage:

- (a) on books of account, abstracts, drawings, card index systems and other records (except film, tape, disc, drum, cell or other magnetic recording or storage media for electronic data processing), to not exceeding the cost of blank books, cards or other blank material plus the cost of labor incurred by the Insured for transcribing or copying such records;
- (b) on film, tape, disc, drum, cell or other magnetic recording or storage media for electronic data processing, to not exceeding the cost of such media in unexposed or blank form.

C. STOCK COVERAGE: When the insurance under this policy covers stock, such insurance shall cover merchandise and stock (raw, in process or finished) usual or incidental to the business of the insured including supplies incidental to the handling, delivery or shipment of such merchandise or stock; all owned by the Insured and while in or on the described buildings or the open (including within vehicles) within one hundred (100) feet thereof.

D. CONTENTS, EXCEPT STOCK COVERAGE: When the insurance under this policy covers contents, except stock, such insurance shall cover contents (as defined and limited above), except stock (as defined and limited above) all owned by the Insured.

E. IMPROVEMENTS AND BETTERMENTS COVERAGE: (Applies only when the Insured is not the building owner and only when "Improvements and Betterments" is indicated on the first page of this policy or endorsed hereon as being a part of the Contents Coverage or as a separate item):

When insurance under this policy covers Improvements and Betterments, such insurance shall cover the Insured's use interest in Improvements and Betterments to the described building.

(1) The term "Improvements and Betterments" wherever used in this policy is defined as fixtures, alterations, installations, or additions comprising a part of the described building(s) and made or acquired at the expense of the Insured, exclusive of rent paid by the Insured, but which are not legally subject to removal by the Insured.

(2) The word "Lease" wherever used in this policy shall mean the lease or rental agreement whether written or oral in effect as of the time of loss.

(3) In the event Improvements and Betterments are damaged or destroyed during the term of this policy by the perils insured against, the liability of this Company shall be determined as follows:

(a) If repaired or replaced at the expense of the Insured within a reasonable time after such loss, the actual cash value of the damaged or destroyed Improvements and Betterments.

(b) If not repaired or replaced within a reasonable time after such loss, that proportion of the original cost at time of installation of the damaged or destroyed Improvements and Betterments which the unexpired term of the lease at the time of loss bears to the period(s) from the date(s) such Improvements and Betterments were made to the expiration date of the lease.

(c) If repaired or replaced at the expense of others for the use of the Insured, there shall be no liability hereunder.

(CONTINUED OVER)

SECTION II — COINSURANCE

(This Clause Void unless a Percentage is specified in the appropriate space on the first page of this policy or endorsed hereon): In consideration of the rate and/or form under which this policy is written, it is expressly stipulated and made a condition of this contract that the Insured shall at all times maintain contributing insurance on each item of property covered by this policy to the extent of at least the percentage specified on the first page of this policy or endorsed hereon of the actual cash value at the time of the loss, and that failing to do so, the Insured shall to the extent of such deficit bear his, her or their proportions of any loss.

In the event that the aggregate claim for any loss is less than 2% of the total amount of insurance upon the property described herein at the time such loss occurs, the Insured shall not be required to furnish any inventory of the undamaged property to establish the actual cash value referred to in the Coinsurance Clause provided, however, that nothing herein shall be construed to waive the application of the Coinsurance Clause.

If this policy be divided into two or more items, the foregoing conditions shall apply to each item separately.

SECTION III — DEDUCTIBLE

With respect to the perils of Windstorm, Hail, Explosion, Riot, Riot Attending a Strike, Civil Commotion, Aircraft, Vehicles and Smoke the sum of \$50. shall be deducted from the amount which would otherwise be recoverable for each loss separately occurring.

This deductible shall apply separately to each building or structure including its contents; separately to contents in each building or structure if such building or structure is not covered hereunder; and separately to all personal property in the open.

SECTION IV — PERILS INSURED AGAINST

This policy insures against all direct loss caused by:

1. FIRE AND LIGHTNING,

2. **REMOVAL**, meaning loss by removal of the property covered hereunder from premises endangered by the perils insured against, and the amount of insurance applies pro rata for 5 days at each proper place to which such property shall necessarily be removed for preservation from the perils insured against.

This policy is extended to insure against loss by the following perils as hereinafter provided, only when rate and premium for EXTENDED COVERAGE are inserted in the spaces provided on the first page of this policy or endorsed hereon.

3. **WINDSTORM AND HAIL**, excluding loss caused directly or indirectly by frost or cold weather, or ice (other than hail), snow or sleet, whether driven by wind or not.

This Company shall not be liable for loss to the interior of the building(s) or the property covered therein caused:

- (a) by rain, snow, sand or dust, whether driven by wind or not, unless the building(s) covered or containing the property covered shall first sustain an actual damage to roof or walls by the direct action of wind or hail and then shall be liable for loss to the interior of the building(s) or the property covered therein as may be caused by rain, snow, sand or dust entering the building(s) through openings in the roof or walls made by direct action of wind or hail; or
- (b) by water from sprinkler equipment or from other piping, unless such equipment or piping be damaged as a direct result of wind or hail.

Unless liability therefor is assumed in the form attached to this policy or by endorsement hereon, this Company shall not be liable for damage to the following property:

- (a) Windmills, wind pumps or their towers;
- (b) Crop silos or their contents;
- (c) Metal smokestacks; or
- (d) When outside of buildings,
 - (1) Grain, hay, straw or other crops,
 - (2) Lawns, trees, shrubs or plants,
 - (3) Awnings or canopies (fabric or slat) including their supports,
 - (4) Signs or radio or television antennas, including their lead-in wiring, masts or towers.

4. **SMOKE**, meaning only smoke due to a sudden, unusual and faulty operation of any heating or cooking unit, only when such unit is connected to a chimney by a smoke pipe or vent pipe, and while in or on the described premises but not smoke from fireplaces or industrial apparatus.

5. **EXPLOSION**, including direct loss resulting from the explosion of accumulated gases or unconsumed fuel within the firebox (or combustion chamber) of any fired vessel or within the flues or passages which conduct the gases of combustion therefrom.

This Company shall not be liable for loss by explosion of steam boilers, steam pipes, steam turbines or steam engines, if owned by, leased by or operated under the control of the insured.

The following are not explosions within the intent or meaning of these provisions:

- (a) Shock waves caused by aircraft, generally known as "sonic boom,"
- (b) Electric arcing,
- (c) Rupture or bursting of rotating or moving parts of machinery caused by centrifugal force or mechanical breakdown,
- (d) Water hammer,
- (e) Rupture or bursting of water pipes,
- (f) Rupture or bursting due to expansion or swelling of the contents of any building or structure, caused by or resulting from water,
- (g) Rupture, bursting or operation of pressure relief devices.

6. **RIOT, RIOT ATTENDING A STRIKE AND CIVIL COMMOTION**, including direct loss by acts of striking employees of the owner or tenant(s) of the described building(s) while occupied by said striking employees and shall also include direct loss from pillage and looting occurring during and at the immediate place of a riot, riot attending a strike or civil commotion. Unless specifically endorsed hereon, this Company shall not be liable for loss resulting from damage to or destruction of the described property due to change in temperature or humidity or interruption of operations whether or not such loss is covered by this policy as to other perils.

7. **AIRCRAFT AND VEHICLES**, meaning only direct loss resulting from actual physical contact of an aircraft or a vehicle with the property covered hereunder or with the building(s) containing the property covered hereunder, except that loss by aircraft includes direct loss by objects falling therefrom. This Company shall not be liable for loss:

- (a) by any vehicle owned or operated by an Insured or by any tenant of the described premises;
- (b) by any vehicle to fences, driveways, walks, or when outside of buildings, to lawns, trees, shrubs or plants;
- (c) to any aircraft or vehicle including contents thereof other than stocks of aircraft or vehicles in process of manufacture or for sale.

The term "vehicles", means vehicles running on land or tracks but not aircraft. The term "aircraft", shall include self-propelled missiles and spacecraft.

SECTION V — EXTENSIONS OF COVERAGE

A. DEBRIS REMOVAL: (This coverage applies only to items of insurance covering direct property loss): This insurance covers expense incurred in the removal of debris of the property covered hereunder, which may be occasioned by loss caused by any of the perils insured against in this policy.

The total liability under this policy for both loss to property and debris removal expense shall not exceed the amount of insurance applying under this policy to the property covered.

This Company shall not be liable for a greater proportion of such debris removal expense than the amount of insurance under this policy bears to the whole amount of insurance covering the property against the peril causing the loss, whether or not such other insurance covers such expense.

If this policy covers on two or more items, the provisions of this clause shall apply to each item separately.

Debris removal expense shall not be considered in the determination of actual cash value in the application of any clause forming a part of this policy.

B. OFF-PREMISES: (Applicable only when the 80% Or Higher Coinsurance Clause applies): The Insured may apply up to 2% of the amount of insurance applicable to each item of insurance covered under this policy, but not exceeding \$5,000.00 under each item, to cover the described property, other than merchandise or stock (raw, in process or finished), while temporarily removed from the described premises for purposes of cleaning, repairing, reconstruction or restoration.

This extension of coverage shall: (a) not apply to property in transit nor to property on any premises owned, leased, operated or controlled by the Insured; (b) not apply except as excess over the amount due from any other insurance covering the property, whether collectible or not; and (c) in no wise inure directly or indirectly to the benefit of any carrier or other bailee.

If the Insured elects to apply this optional extension of coverage, this Company shall not be liable for a greater proportion of any loss than would have been the case if all

fire insurance policies covering the described property had contained an identical optional extension of coverage and the same election were made under all such policies.

C. PROPERTY OF OTHERS: (Applicable only when an 80% or higher Coinsurance Clause applies.) When an item(s) of insurance under this policy covers any kind of personal property owned by the named Insured, this policy shall also provide, at the option of the named Insured and as an additional amount of insurance, up to 2% of the amount of insurance applicable to each such item, but not exceeding \$2,000. under each item, to cover, for the account of the owner(s) thereof other than the named Insured, personal property, similar to that described in the item, belonging to others while in the care, custody or control of the named Insured and only while on the described premises.

1. Loss shall be adjusted with the named Insured for the account of the owner(s) of said property except that the right to adjust such loss with said owner(s) is reserved to this Company and the receipt(s) of the owner(s) in satisfaction thereof shall be in full satisfaction of any claim by the named Insured for which such payment(s) has been made. This extension of coverage shall not inure to the benefit otherwise of the named Insured nor to the benefit of any carrier or other bailee.

2. The provisions of the Coinsurance Clause made a part of this policy shall not apply to this extension of coverage, and when applying the Coinsurance Clause to such item of insurance covering property owned by the named Insured, the value of personal property of others shall not be considered in the determination of actual cash value.

3. If the named Insured elects to apply this optional extension of coverage, this Company shall not be liable for a greater proportion of any loss than would have been the case if all fire insurance policies covering the described property owned by the named Insured had contained an identical optional extension of coverage and the same election were made under all such policies.

SECTION VI — GENERAL EXCLUSIONS

A. WATER EXCLUSION: This Company shall not be liable for loss caused by, resulting from, contributed to or aggravated by any of the following:

- (a) flood, surface water, waves, tidal water or tidal wave, overflow of streams or other bodies of water, or spray from any of the foregoing, all whether driven by wind or not;
- (b) water which backs up through sewers or drains;
- (c) water below the surface of the ground including that which exerts pressure on or flows, seeps or leaks through sidewalks, driveways, foundations, walls, basement or other floors, or through doors, windows, or any other openings in such sidewalks, driveways, foundations, walls or floors;

unless loss by fire or explosion as insured against hereunder ensues, and then this Company shall be liable for only such ensuing loss.

B. POWER FAILURE EXCLUSION: This Company shall not be liable for loss caused or resulting from power, heating or cooling failure, unless such failure results from physical damage to power, heating or cooling equipment situated on premises where the property covered is located, caused by the peril(s) insured against.

This Company shall not be liable for any loss specifically excluded under (a) the riot provisions of the Perils Insured Against Section or (b) the Vandalism and Malicious Mischief Endorsement.

C. ELECTRICAL APPARATUS EXCLUSION: This Company shall not be liable for any loss resulting from any electrical injury or disturbance to electrical appliances, devices, fixtures or wiring caused by electrical currents artificially generated unless fire ensues and, if fire does ensue, this Company shall be liable only for its proportion of loss caused by such ensuing fire.

D. BUILDING LAWS EXCLUSION: This Company shall not be liable for loss, including debris removal expense, occasioned directly or indirectly by enforcement of any local or state ordinance or law regulating the construction, repair or demolition of building(s) or structure(s), unless such liability is otherwise specifically assumed by endorsement hereon.

E. WAR RISK EXCLUSION: (This clause applies to all perils insured against hereunder except the perils of fire and lightning, which are otherwise provided for in this policy): This

Company shall not be liable for loss caused directly or indirectly by

- (a) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack,
 - (1) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces; or
 - (2) by military, naval or air forces; or
 - (3) by an agent of any such government, power, authority or forces, it being understood that any discharge, explosion or use of any weapon of war employing nuclear fission or fusion shall be conclusively presumed to be such a hostile or warlike action by such a government, power, authority or forces;
- (b) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence.

F. NUCLEAR CLAUSE: The word "fire" in this policy or endorsements attached hereto is not intended to and does not embrace nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and loss by nuclear reaction or nuclear radiation or radioactive contamination is not intended to be and is not insured against by this policy or said endorsements, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by "fire" or any other perils insured against by this policy or said endorsements; however, subject to the foregoing and all provisions of this policy, direct loss by "fire" resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

G. NUCLEAR EXCLUSION: (This clause applies to all perils insured against hereunder except the perils of fire and lightning, which are otherwise provided for in the Nuclear clause above): Loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, or due to any act or condition incident to any of the foregoing, is not insured against by this policy, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by any of the perils insured against by this policy; and nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, is not "explosion" or "smoke".

SECTION VII — OTHER PROVISIONS

A. LIBERALIZATION: If during the period that insurance is in force under this policy, or within 45 days prior to the inception date thereof, on behalf of this Company there be adopted or filed with and approved or accepted by the insurance supervisory authorities, all in conformity with law, any changes in the form attached to this policy by which this form of insurance could be extended or broadened without increased premium charge by endorsement or substitution of form, then such extended or broadened insurance shall inure to the benefit of the Insured hereunder as though such endorsement or substitution of form had been made.

B. LOSS CLAUSE: Any loss hereunder shall not reduce the amount of this policy.

C. WORK AND MATERIALS CLAUSE: Permission granted for such use of the premises as is usual or incidental to the occupancy as described herein.

D. SUBROGATION: It is hereby stipulated that this insurance shall not be invalidated should the Insured waive in writing prior to a loss any or all right of recovery against any party for loss occurring to the property described herein.

E. BREACH OF WARRANTY: If this policy covers two or more buildings or the contents of two or more buildings, the breach of any condition or warranty of the policy in any one or more of the buildings insured or containing the property insured shall not prejudice the right to recover for loss occurring in any building insured or containing the property insured, where at the time of loss a breach of condition or warranty does not exist.

F. ALTERATIONS AND REPAIRS: Permission granted for alterations and repairs to any building herein described and for the construction of additions which attach to and communicate with such building, but if any building covered hereunder is protected by automatic sprinklers, this clause shall not be held to include the reconstruction or enlargement of any building so protected without the consent of this Company in writing. This clause does not waive or modify any of the terms or conditions of the Automatic Sprinkler Clause, if any, attached to this policy.

Subject to all its provisions and stipulations, this policy, if covering on building(s) or on the Insured's interest in improvements and betterments, is extended to cover such alterations, repairs and attached and communicating additions during the period of construction and after completion, including building materials and supplies therefor while on the described premises or within 100 feet thereof; and if covering on contents is extended to cover such contents as are covered under this policy in such attached and communicating additions.

G. APPORTIONMENT: This Company shall not be liable for a greater proportion of any loss less the amount of the deductible, if any, from any peril or perils included in this policy than (1) the amount of insurance under the policy bears to the whole amount of fire insurance covering the property, or which would have covered the property except for the existence of this insurance, whether collectible or not, and whether or not such other fire insurance covers against the additional peril or perils insured against hereunder, nor (2) for a greater proportion of any loss less the amount of the deductible, if any, than the amount hereby insured bears to all insurance, whether collectible or not, covering in any manner such loss, or which would have covered such loss except for the existence of this insurance; except if any type of insurance other than fire extended to cover additional perils or windstorm insurance applies to any loss to which this insurance also applies, or would have applied to any such loss except for the existence of this insurance, the limit of liability of each type of insurance for such loss, hereby designated as "joint loss", shall first be determined as if it were the only insurance, and this type of insurance

shall be liable for no greater proportion of joint loss than the limit of its liability for such loss bears to the sum of all such limits. The liability of this Company (under this policy) for such joint loss shall be limited to its proportionate part of the aggregate limit of this and all other insurance of the same type. The words "joint loss", as used in the foregoing, mean that portion of the loss in excess of the highest deductible, if any, to which this policy and other types of insurance above referred to both apply.

H. STANDARD MORTGAGE CLAUSE: (Not applicable in Minnesota). (Applies to Building Items only and is effective only when this policy is made payable to a named mortgagee or trustee): Loss or damage, if any, under this policy, shall be payable to the mortgagee (or trustee), named on the first page of this policy, as interest may appear, and this insurance as to the interest of the mortgagee (or trustee) only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the within described property, nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title or ownership of the property, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy; provided, that in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee (or trustee) shall, on demand, pay the same.

Provided also, that the mortgagee (or trustee) shall notify this Company of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee (or trustee) and, unless permitted by this policy, it shall be noted thereon and the mortgagee (or trustee) shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise this policy shall be null and void.

This Company reserves the right to cancel this policy at any time as provided by its terms, but in such case this policy shall continue in force for the benefit only of the mortgagee (or trustee) for ten days after notice to the mortgagee (or trustee) of such cancellation and shall then cease, and this Company shall have the right, on like notice, to cancel this agreement.

Whenever this Company shall pay the mortgagee (or trustee) any sum for loss or damage under this policy, and shall claim that, as to the mortgagor or owner, no liability therefor existed, this Company shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may at its option pay to the mortgagee (or trustee) the whole principal due or to grow due on the mortgage, with interest accrued thereon to the date of such payment, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities; but no subrogation shall impair the right of the mortgagee (or trustee) to recover the full amount of his, her or their claim.

I. PROVISIONS APPLICABLE ONLY WHEN THIS POLICY COVERS BUSINESS INTERRUPTION, TUITION FEES, EXTRA EXPENSE, RENTAL VALUE, LEASEHOLD INTEREST OR OTHER CONSEQUENTIAL LOSS: The term "direct", as applied to loss, means loss, as limited and conditioned in such policy, resulting from direct loss to described property from the peril(s) insured against; and, while the business of the owner or tenant(s) of the described building(s) is interrupted by a strike at the described location, this Company shall not be liable for any loss due to interference by any person(s) with rebuilding, repairing or replacing the property damaged or destroyed or with the resumption or continuation of business.

The deductible in this form shall not apply to insurance covering Business Interruption, Tuition Fees, Extra Expense, Rental Value, Leasehold Interest or Other Consequential Loss

v.i.p.

speedy reply message 231086. Amsterdam Printing and Litho. Corp., Amsterdam, N.Y. 12010

Seward-Decker-Bargar



AND ASSOCIATES / Insurance
634 CLEVELAND STREET (NEXT TO EST)
ELYRIA, OHIO 44035
CLEVE. 777-8787 — ELYRIA 365-7305
LORAIN 233-6015

message

reply

to: Chemical Service Inc.
128 Locust Street
Elyria, Ohio 44035

Russ called 11/24/71
Held off on this
ins.

subject

▼ FOLD

We are going to issue \$50,000 coverage on the building. The premium is \$1414.00 annually, which can be paid annually or can be put on a budget program. May we have your advise.

date 11-12-71 signed Floyd T. Decker ew date _____ signed _____

SENDER: Mail buff and pink copies with carbon intact.

RECEIVER: Reply, retain buff copy, return pink copy.

BOILER AND MACHINERY ENDORSEMENT

Endorsement No. 3 Canceling Endorsement No. -
Forms a Part of Policy No. 89-7722 Ident. No. _____
Effective From Noon of 7-20-71 Issued 11-30-71
Insured CHEMICAL SERVICE COMPANY

In consideration of \$17.00 additional premium,
it is agreed that the premium stated in the
policy shall be payable:

FIRST INSTALLMENT	\$120.00
SECOND INSTALLMENT	\$120.00
THIRD INSTALLMENT	\$120.00

This Endorsement is not valid unless signed by a person duly authorized by the Company.

Signed by

J. Mattson

BOILER AND MACHINERY ENDORSEMENT

Endorsement No.	<u>2</u>	Canceling Endorsement No.	<u>-</u>
Forms a Part of Policy No.	<u>89-7722</u>	Ident. No.	<u></u>
Effective From Noon of	<u>7-20-71</u>	Issued	<u>11-17-71</u>
Insured	<u>CHEMICAL SERVICE COMPANY</u>		

In consideration of \$68.00 return premium, it is
agreed that the Location and Object Schedule of
the policy, with respect to

128 Locust, Elyria, Lorain, Ohio

is hereby amended as follows:

LOCATION AND OBJECT SCHEDULE

LOCATION 128 Locust, Elyria, Lorain, Ohio

LIMIT PER ACCIDENT \$10,000

BLANKET GROUP ITEM NOS 1

This Endorsement is not valid unless signed by a person duly authorized by the Company.

Signed by

Laura Sandman

STATEMENT

SEWARD-DECKER-BARGAR & ASSOCIATES

634 Cleveland St. (Next to EST Bank)
 Elyria Phone: 365-7305
 Lorain: 233-6015 • Cleveland: 777-8787
 P. O. BOX 1023 — ELYRIA, OHIO 44035



103 • CHEMICAL SERVICE CO.
 128 LOCUST ST.
 ELYRIA, OH 44035

1379

INSURED NO.
 04986

STATEMENT DATE
 10-22-71

PLEASE RETURN THIS
 PORTION TO INSURE
 PROPER CREDIT.
 THANK YOU!

\$ _____
 PAYMENT ENCLOSED

DATE	POLICY OR CHECK NUMBER	INSURANCE COVERAGE	DESCRIPTION	AMOUNT
09-23-71		SEPTEMBER PREVIOUS	BALANCE	\$ 419.26
10-22-71		FINANCE CHARGE FOR	LATE PAYMENT	419.26*
			NEW BALANCE	411.00
				68
				<u>343.00</u>
343.00 - 3 yrs. 120.05 pd. 11/22/71 Chk. # 930 223.05 Ann. 120.05				
PREMIUMS DUE AND PAYABLE ON EFFECTIVE DATE OF POLICY. A PERIODIC RATE OF 1% MONTHLY, AS A FINANCE CHARGE, WILL BE ADDED ON BALANCE OVER 30 DAYS, WHICH IS AN ANNUAL PERCENTAGE RATE OF 12%.				PAY LAST AMOUNT SHOWN ABOVE
BALANCE	CURRENT	30 TO 60 DAYS	60 TO 90 DAYS	OVER 90 DAYS
419.26	4.15	4.11	4.11	406.89

Seward - Decker - Bargar & Associates, 634 Cleveland St. (Next to EST Bank), P. O. Box 1023, Elyria, Ohio 44035

PAYMENTS & CHARGES
 NOT INCLUDED WILL
 APPEAR NEXT MONTH.

STATEMENT

SEWARD-DECKER-BARGAR & ASSOCIATES

634 Cleveland St. (Next to EST Bank)

Elyria Phone: 365-7305

Lorain: 233-6015 • Cleveland: 777-8787

P. O. BOX 1023 — ELYRIA, OHIO 44035



103

CHEMICAL SERVICE CO.
128 LOCUST ST.
ELYRIA, OH 44035

1379

INSURED NO.
04986STATEMENT DATE
09-23-71

PLEASE RETURN THIS
PORTION TO INSURE
PROPER CREDIT.
THANK YOU!

\$ _____
PAYMENT ENCLOSED

DATE	POLICY OR CHECK NUMBER	INSURANCE COVERAGE	DESCRIPTION	AMOUNT
08-24-71		AUGUST PREVIOUS	BALANCE	\$ 415.11
09-20-71			ADJUSTMENT	4.11C
09-23-71		FINANCE CHARGE FOR	LATE PAYMENT	4.11
			NEW BALANCE	415.11*
<p><i>Boiler Policy</i></p>				
<p>PREMIUMS DUE AND PAYABLE ON EFFECTIVE DATE OF POLICY. A PERIODIC RATE OF 1% MONTHLY, AS A FINANCE CHARGE, WILL BE ADDED ON BALANCE OVER 30 DAYS, WHICH IS AN ANNUAL PERCENTAGE RATE OF 12%.</p>				
BALANCE	CURRENT	30 TO 60 DAYS	60 TO 90 DAYS	OVER 90 DAYS
415.11	4.11	4.11	406.89	
				PAY LAST AMOUNT SHOWN ABOVE

Seward - Decker - Bargar & Associates 634 Cleveland St. (Next to EST Bank), P. O. Box 1023, Elyria, Ohio 44035

PAYMENTS & CHARGES
NOT INCLUDED WILL
APPEAR NEXT MONTH.

October 12, 1970

The Hartford Steam Boiler Inspection and Insurance Company
Cleveland Office
610 Euclid Avenue
Cleveland, Ohio 44114

In Re: Policy #1896919
Expires November 15, 1970

Gentlemen:

Please recognize Seward-Decker-Bargar & Associates as my Agent-of-Authority in connection with my insurance.

It is my preference that they handle my insurance in the future. Therefore, I am asking that you renew the above policy for their office.

Incidentally, please forward to this agency a list of the objects covered and contact me when you make your next inspection since we have formed another corporation with additional boiler exposure.

Yours very truly,

R. W. Obitts

ew

October 12, 1970

Ohio Inspection Bureau
1365 Ontario Street
Cleveland, Ohio

Gentlemen:

Please recognize Floyd T. Decker D/B/A Seward-Decker-Bargar
Insurance Service as my agent of record and representative
on insurance matters in connection with my property consistin
of:

Building and Contents.

Located: 134 Locust Street
Elyria, Ohio
(Rated Maple Street)

Rear 134 Locust Street
(Rated Maple Street).

This will abrogate any former agent-of-record filed by us
with you.

Yours very truly,

R. W. Obitts, President

P.S. Please send rate make-up to:
Seward-Decker-Bargar Insurance Service
P.O. Box 1023
Elyria, Ohio 44035

October 12, 1970

Ohio Inspection Bureau
1365 Ontario Street
Cleveland, Ohio

Gentlemen:

Please recognize Floyd T. Decker D/B/A Seward-Decker-Bargar
Insurance Service as my agent of record and representative
on insurance matters in connection with my property consisting
of:

Building and Contents.

Located: 144-50 Locust Street
Elyria, Ohio
(Rated Maple Street).

This will abrogate any former agent-of-record filed by us
with you.

Yours very truly,

R. W. Obitts, President

P.S. Please send rate make-up to:
Seward-Decker-Bargar Insurance Service
P.O. Box 1023
Elyria, Ohio 44035

1966 Chevy II

327

~~Plymouth~~
1969-70 Duster 340

1969-70 Nova 350 327
396

318 383 440
1969-70 Charger RT

1969-70 SWINGER
340 383

1969-70 Buick GS



68

ST-
EX
NO HEAD

TO

H W S

FROM

FILE NO.

OFFICE

OFFICE

INSURED

CO CAR

67 Bond Bond ALP-4 70 Merc. B.H-3

$$\begin{array}{r} 100 \\ 300 \\ 50 \end{array}$$

73

5.

$$\begin{array}{r} 2000 \\ 2000 \end{array}$$

11

H1
H1

M-1

(25C)

K-4

147

29

66

M-4 D-100

H

K-1

53

67

$$\begin{array}{r} 144 \end{array}$$

$$\begin{array}{r} 586 \\ 53.3 \end{array}$$

$$\begin{array}{r} 439 \end{array}$$

Treat Our Customers Well - We Need Them!

15C
217
39
53
cheaper

plymouth
Duster

G110-2 Printed in U.S.A.

DATE

CAR 1 **PROTECTION FOR** **CAR 2**

MAKE _____

YEAR _____

... CYLINDERS ... _____

... STYLE ... _____

**ACCIDENT
RECORD**

NUMBER _____

CHARGEABLE _____

DATES _____

DRIVERS

☐ MARRIED ☐

DRIVER AGE _____

M _____ F _____ % YOUNG DRIVERS M _____ F _____

MILEAGE

ESTIMATED ANNUAL _____

USE

<input type="checkbox"/>	PLEASURE	<input type="checkbox"/>
<input type="checkbox"/>	BUSINESS	<input type="checkbox"/>
<input type="checkbox"/>	COMMERCIAL	<input type="checkbox"/>
<input type="checkbox"/>	FARM	<input type="checkbox"/>
<input type="checkbox"/>	TO WORK	<input type="checkbox"/>

ONE WAY _____

WEEKLY _____

INDICATORS

YEARS AT PRESENT RESIDENCE _____

OCCUPATION _____

PRESENT INS. CO. _____

EXPIRES _____

☐ CANCELLED ☐ REFUSED ☐ SUSPENDED ☐ REVOKED

VIOLATIONS _____ IMPAIRED _____

ALLSTATE'S "MONEY BACK" PLAN PROVIDES LIFE INSURANCE TO AGE 65—THEN REFUNDS ALL YOUR ANNUAL PREMIUMS!*

Here's a plan that can provide you with TWO valuable benefits.

1. Life Insurance to age 65—you can select \$5,000 or \$10,000.
2. Then you receive a refund of the full amount* of the annual premiums you paid.

*Less any payment fees.

This is just one of the variety of plans available from Allstate Life Insurance Company. Some plans emphasize family protection, other plans emphasize savings for retirement or for your children's college education. You select the plan that's best for you.

Your Allstate Agent will gladly come to your home and help you determine how much life insurance you need . . . and recommend the right coverage to give you the best value for your money.

HEALTH—Allstate offers you "Sick Pay"—tax-free cash over and above your hospital or medical expense insurance when you're sick or hurt and can't work. Plans that provide money to help pay doctor, hospital, surgical and other medical bills are also available.

HOME INSURANCE—Whether you own or rent, Allstate has a low-cost "package" policy designed for you. Protects you against financial loss from fire, theft, and many other hazards—plus personal liability protection.

BOATOWNERS POLICY—Broad, low-cost protection for your boat, outboard motor, and accessories. (Available in most states.)

... PLUS AUTO FINANCING

You may save up to \$100 or more when you buy your next car (new or used) by using Allstate's Auto Finance Plan. It combines financing at low rates through a cooperating lending institution plus low cost Allstate Insurance on the car.

ALLSTATE INSURANCE COMPANIES • HOME OFFICES: NORTHBROOK, ILLINOIS
THIS IS A BRIEF DESCRIPTION: THE POLICY IS THE CONTRACT.

See or phone your Allstate Agent.

**ALLSTATE'S
GOOD DRIVER PLAN
FOR YOU**

Proposed by _____

Allstate®

1. PAYS FOR YOU—AUTO LIABILITY

Bodily injury to one person.....
 Bodily injury to two or more persons
 per occurrence.....
 Damage to others' property
 per occurrence.....

2. PAYS YOU FOR INJURIES

AUTO MEDICAL PAYMENTS
UNINSURED MOTORIST LIABILITY
PROTECTION*

Bodily injury to one person.....
 Bodily injury to 2 or more persons
 (Agent will give you details on property
 damage if available in your state.)

*In New York, mandatory Motor Vehicle Accident
 Indemnification Corporation limits apply.

Out of state Uninsured Motorist Coverage is optional.

☐ Included ☐ Not included

3. PAYS YOU FOR DAMAGE TO YOUR CAR

COLLISION—actual cash value. You
 don't pay the deductible if your car
 collides with another car insured by
 Allstate Included.....

COMPREHENSIVE—for non-collision losses,
 like Fire, Theft (actual cash value)

4. FOR BEST PROTECTION

ACCIDENTAL DEATH BENEFIT—AUTO ACCIDENT

If you are killed.....

If your wife is killed.....

DISABILITY INCOME BENEFITS—AUTO ACCIDENT

Weekly payments if you are injured.....

Weekly payments if your wife is injured.....

ALLSTATE MOTOR CLUB—one low fee covers
 both husband and wife regardless
 of how many cars you drive. (Through
 authorized Allstate Agents.)

TOWING AND LABOR COSTS—Pays up to \$25

5. FAMILY LIABILITY

Home and Family Activities Liability.....

Medical Payments for injuries to others.....

Voluntary Property Damage.....

Above coverages and discounts available in all but a few states.

CAR 1
PROTECTION PREMIUM

\$ 100,000

\$ 300,000

\$ 50,000

PAYS UP TO
 (FOR EA. PERSON)
 \$ 2,000

PAYS UP TO

\$ 15,000

\$ 30,000

STANDARD ☒
 DIMINISH'G. ☐

DEDUCTIBLE
 AMOUNT
 \$ 0-100

FULL COV. ☒
 \$50 DED. ☐
 F. & T. ☐

ALLSTATE PAYS

\$.....

\$.....

\$25 ☐ \$50 ☐ \$.....

\$25 ☐ \$50 ☐ \$.....

☐ \$.....

☐ \$.....

PAYS UP TO

\$.....,000

\$.....

\$250 ☐ \$.....

TOTAL

CAR 2
PROTECTION PREMIUM

\$ 100,000

\$ 300,000

\$ 50,000

PAYS UP TO
 (FOR EA. PERSON)
 \$ 2,000

PAYS UP TO

\$ 15,000

\$ 30,000

STANDARD ☒
 DIMINISH'G. ☐

DEDUCTIBLE
 AMOUNT
 \$ 0-100

FULL COV. ☒
 \$50 DED. ☐
 F. & T. ☐

ALLSTATE PAYS

COVERED IF SHOWN AT LEFT

COVERED IF SHOWN AT LEFT

COVERED IF SHOWN AT LEFT

COVERED IF SHOWN AT LEFT

COVERED IF SHOWN AT LEFT

☐ \$.....

TOTAL

CAR 1

CAR 2

..... TERRITORY.....

..... GOOD DRIVER.....

..... RATE CLASS.....

..... PGS SYMBOL.....

DISCOUNTS

A&B D A&B D

\$..... \$..... ☐ BASE..... ☐ \$.....

\$..... \$..... ☐ GOOD DRIVER..... ☐ \$.....

\$..... \$..... ☐ TRAINED DRIVER..... ☐ \$.....

\$..... \$..... ☐ MULTI-CAR..... ☐ \$.....

\$..... \$..... ☐ COMPACT..... ☐ \$.....

NAME.....

STREET.....

CITY..... PHONE.....

..... FOLLOW-UP.....

CAR 1
 COVERAGES.....

CAR 2
 COVERAGES.....

\$..... PREMIUMS \$.....

CAR 1

CAR 2

IMPORTANT!

This Endorsement forms a part of your Policy
or Bond and should be attached to it.

Please **DO NOT FAIL** to do this.

ADDITION, CANCELAN OR TRANSFER OF AUTOMOBILE ENDORSEMENT

It is agreed that as of the effective date hereof the policy is amended in the following particulars:

DIVISION I — Automobile Added — To afford insurance with respect to the following described automobile:

CAR No.	YEAR MODEL	TRADE NAME	BODY TYPE	SERIAL, MOTOR OR IDENTIFICATION NUMBER	RATING SYMBOL	ACTUAL COST COMPLETE
	1956	Butler Tank Trailer(not licensed)		#56012032M		\$
						\$

CAR No.	PURCHASED		
	Month	Year	New or Used

Any loss under Part III is payable as interest may appear to the named insured and (name and address) C.I.T. Corporation
Northstar Center, Minneapolis, Minn.

DIVISION II — Automobile Eliminated — To discontinue insurance with respect to the following described automobile:

CAR No.	YEAR MODEL	TRADE NAME	BODY TYPE	SERIAL, MOTOR OR IDENTIFICATION NUMBER

DIVISION III — The insurance afforded is only with respect to such and so many of the following coverages as are indicated by an additional or return premium or the words "no charge" in the premium column. The limit of the company's liability against each such coverage shall be as stated herein, subject to all of the terms of this policy having reference thereto.

COVERAGES	LIMITS OF LIABILITY	ANNUAL PREMIUMS	PREMIUMS	
			ADDITIONAL	RETURN
Bodily Injury Liability	\$ each person			
	\$ each occurrence	\$	\$	\$
Property Damage Liability	\$ each occurrence	\$	\$	\$
Medical Payments	\$ each person	\$	\$	\$
Comprehensive—Excluding Collision	\$ 2,000.	\$	\$ 11.00	\$
Collision — Actual Cash Value Less	\$ 100. Deductible \$ Deductible	\$	\$ 39.00	\$
Fire, Lightning and Transportation	\$	\$	\$	\$
Theft	\$	\$	\$	\$
Windstorm	\$	\$	\$	\$
Combined Additional Coverage	\$	\$	\$	\$
Towing and Labor Costs	\$ for each disablement	\$	\$	\$
Uninsured Motorists	\$,000 each person \$,000 each accident	\$	\$	\$
		\$	\$	\$
.....% used in determining this endorsement.		TOTAL PREMIUM PAYABLE AS OF DATE OF THIS ENDORSEMENT		\$ 50.00 \$

DATE DUE

AMOUNT

If the premium for this policy is payable in install-
ments the unpaid installments are changed to }

RATING:

CLASS	TERRITORY	COMPACT CAR	SECOND CAR DISCOUNT	DRIVER'S TRAINING	MERIT RATING		
Car No. 1 —					% Credit	% Debit	Manual
Car No. 2 —					% Credit	% Debit	Manual

For definitions of Fire, Lightning and Transportation — Theft — Windstorm — Combined Additional Coverage — See other side of this endorsement.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

This endorsement shall not be binding upon the company unless signed by a duly authorized representative of the company; nor shall anything contained herein be held to waive, alter, change or extend any of the conditions, limits, provisions, agreements, statements or declarations of the policy other than as above stated.

This endorsement becomes effective February 16, 1967 at 12:01 A.M., standard time.

Attached to and forming a part of Policy No. GLA 50 41 95 issued to Obitts Chemical Company

by OHIO FARMERS INSURANCE COMPANY of LeRoy, Ohio, or SUPERIOR RISK INSURANCE COMPANY of LeRoy, Ohio, as the interest of either of said companies may appear in the above-mentioned policy.

It is agreed that:

1. The following coverages are added to Part III of the policy:

FIRE, LIGHTNING AND TRANSPORTATION To pay for loss to the owned automobile or a non-owned automobile, caused (a) by fire or lightning, (b) by smoke or smudge due to a sudden, unusual and faulty operation of any fixed heating equipment serving the premises in which the automobile is located, or (c) by the stranding, sinking, burning, collision or derailment of any conveyance in or upon which the automobile is being transported.

THEFT To pay for loss to the owned automobile or to a non-owned automobile caused by theft or larceny.

WINDSTORM To pay for direct and accidental loss of or damage to the automobile, hereinafter called loss, caused by windstorm, hail, earthquake or explosion, excluding loss or damage caused by rain, snow or sleet, whether or not wind-driven.

COMBINED ADDITIONAL COVERAGE To pay for loss to the owned automobile or a non-owned automobile, caused by windstorm, hail, earthquake, explosion, riot or civil commotion, or the forced landing or falling of any aircraft or of its parts or equipment, flood or rising waters, malicious mischief or vandalism, external discharge or leakage of water except loss resulting from rain, snow or sleet whether or not wind-driven; provided, with respect to each automobile \$25 shall be deducted from each loss caused by malicious mischief or vandalism.

2. If the policy affords insurance with respect to the "Comprehensive – Excluding Collision; Personal Effects" Coverage, any coverage added by this endorsement is applicable only with respect to the owned automobile where reference is made thereto.

ÆTNA LIFE INSURANCE COMPANY
 THE ÆTNA CASUALTY AND SURETY COMPANY
 THE STANDARD FIRE INSURANCE COMPANY
 HARTFORD, CONNECTICUT

PLEASE REMIT TO
 SUPERVISING OFFICE

Chemical Services Corp -
 Elyria, Ohio

DATE

12/1/67

POLICY NUMBER	DATE	EXPLANATION		PREMIUM		RETURN PREMIUM	
84-3935	11/3	Bar Renewed		98.00			
		paid 1/30/68 chk # 669		50.00			
				48.00			
		paid 3/29/68 chk # 717		48.00			
				0			

ÆTNA LIFE INSURANCE CO.
 THE ÆTNA CASUALTY AND SURETY CO.
 THE STANDARD FIRE INSURANCE CO.
 HARTFORD, CONN.

~~PLEASE RETURN TO~~
~~SUPERVISING OFFICE~~

Chemical Service Corp.
 Box 375
 Elyria, Ohio.

DATE Oct 20 1967

POLICY NUMBER	DATE	EXPLANATION	PREMIUM	RETURN PREMIUM
89 3939	11/10	2 nd Installment Hartford Steam Boiler Inspection & Insurance Co. Please remit to Louis B. Glander 410 Hanna Bldg	98.00	

Chemical Service Corp.
Box 375
Elyria Ohio

DATE

11/11/66

[illegible]

THE HARTFORD STEAM BOILER
INSPECTION AND INSURANCE COMPANY
HARTFORD, CONNECTICUT



PLEASE READ THIS POLICY

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY
(A Stock Insurance Company, herein called the Company)

Insuring Agreement

In consideration of the Premium, the Company agrees with the Insured named in the Declarations made a part hereof respecting loss from an Accident, as defined herein, occurring during the Policy Period, to an Object, as defined herein, while the Object is in use or connected ready for use at the Location specified for it in the Schedule, subject to the Declarations, to the Conditions, to other terms of this policy and to the Schedules and Endorsements issued to form a part thereof, as follows:

**SECTION I
Loss on
Property of
Insured**

To PAY for loss on the property of the Insured directly damaged by such Accident (or, if the Company so elects, to repair or replace such damaged property), excluding (a) loss from fire concomitant with or following an Accident or from the use of water or other means to extinguish fire, (b) loss from an Accident caused directly or indirectly by fire or from the use of water or other means to extinguish fire, (c) loss from a combustion explosion outside the Object concomitant with or following an Accident, (d) loss from flood unless an Accident ensues and the Company shall then be liable only for loss from such ensuing Accident, (e) loss from delay or interruption of business or manufacturing or process, (f) loss from lack of power, light, heat, steam or refrigeration and (g) loss from any other indirect result of an Accident;

**SECTION II
Expediting
Expenses**

To PAY, subject to exclusions (a) through (g) stated in Section I, and to the extent of any indemnity remaining after payment of all loss as may be required under Section I, for the reasonable extra cost of temporary repair and of expediting the repair of such damaged property of the Insured, including overtime and the extra cost of express or other rapid means of transportation, provided the Company's liability under this Section shall not exceed \$1,000;

**SECTION III
Property
Damage
Liability**

To PAY, to the extent of any indemnity remaining after payment of all loss as may be required under Sections I and II, such amounts as the Insured shall become obligated to pay by reason of the liability of the Insured for loss on property of others directly damaged by such Accident, including liability for loss of use of such damaged property of others;

**SECTION IV
Bodily
Injury
Liability**

To PAY, to the extent of any indemnity remaining after payment of all loss as may be required under Sections I, II and III, such amounts as the Insured shall become obligated to pay by reason of the liability of the Insured, including liability for care and loss of services, because of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by any person and caused by such Accident, except that the indemnity hereunder shall not apply to any obligation for which the Insured or any company as insurer of the Insured may be liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law; to PAY, irrespective of the Limit per Accident, for such immediate medical and surgical relief to others as shall be rendered at the time of the Accident;

**SECTION V
Defense
Settlement
Supplementary
Payments**

To DEFEND the Insured against claim or suit alleging liability under Section III, and under Section IV if insurance under Section IV is included, unless or until the Company shall elect to effect settlement thereof; and to PAY all costs taxed against the Insured in any legal proceeding defended by the Company in accordance with such Sections, all interest accruing after entry of judgment rendered in connection therewith up to the date of payment by the Company of its share of such judgment, all premiums on appeal bonds required in such legal proceedings, all premiums on bonds to release attachments for an amount not in excess of the applicable limits of liability for Sections III and IV, and all expenses incurred by the Company for such defense; the amounts incurred under Section V are payable by the Company irrespective of the Limit per Accident, except settlements of claims and suits.

In Witness Whereof, THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY
has caused this policy to be signed by its President and Secretary at Hartford, Connecticut.

Franklin M. Stevenson
Secretary

Lyman B. Brainerd
President

Countersigned by *[Signature]*
Agent

3 Installments shown

CONDITIONS

Limit per Accident

1. The Company's total liability for loss from any One Accident shall not exceed the amount specified as Limit per Accident. The term "One Accident" shall be taken as including all resultant or concomitant Accidents whether to one Object or to more than one Object or to part of an Object. The inclusion herein of more than one Insured shall not operate to increase the limits of the Company's liability.

Blanket Group Plan

2. With respect to a described group of Objects opposite which the word "Blanket" is entered in the column captioned "Designating Number of Object" of any Schedule forming a part of the policy, each Object, of such group of Objects, shall be considered as being designated and described in such Schedule, except that unless specifically included in any group description, any Object not owned by, leased by or operated under the control of the Insured is not included for insurance hereunder.

The premiums for all kinds of insurance afforded by this policy as applicable thereto shall be adjusted as follows:

- (a) Any premium applicable to such group or groups of Objects shall be adjusted, as of the effective date such insurance applies, on the basis of the information obtained at the time of the Company's survey of such Objects that are in use or connected ready for use as of such effective date; and
- (b) The premium, including revisions of premium due to changes in the rating of Objects under the Blanket Group Plan, shall be adjusted pro rata at the end of each policy year on the basis of the information obtained by the Company, either as respects such Objects added to such Blanket Group Plan that are in use or connected ready for use prior to the end of such policy year or as respects such Objects withdrawn, during such policy year, from such Blanket Group Plan using the rates in effect at the time the applicable insurance was made effective as though such changes and such insurance had been specifically effected or terminated at the end of the first six months of the policy year, except that if, as respects a described group of Objects, insurance under the Blanket Group Plan is in effect for only a part of a policy year, such adjustments shall be computed as of the mid-date of such part of the policy year. The term "Policy Year" shall be understood to mean a period of one year from the effective date of the policy or any anniversary thereof.

Other Insurance—Bodily Injury

3. In the event there is in effect any insurance or any agreement to pay the Insured, or on his behalf, for loss of the kind described in Section IV, the insurance afforded under Section IV, if any, shall not be considered as contributing insurance and shall become effective and applicable only with respect to any part of the loss of the Insured for bodily injuries for which there is not in effect such other insurance or agreement. If there is not in effect any insurance or agreement with respect to such loss, the insurance, if any, under Section IV may be applied to any part of said loss.

Other Insurance—Property

4. The words "joint loss", as used herein, mean loss to which both this insurance and other insurance carried by the Insured apply. In the event of such "joint loss",

- (a) The Company shall be liable under this policy only for the proportion of the said joint loss that the amount which would have been payable under this policy on account of said joint loss, had no other insurance existed, bears to the combined total of the said amount and the amount which would have been payable under all other insurance on account of said joint loss, had there been no insurance under this policy, but
- (b) In case the policy or policies affording such other insurance do not contain a clause similar to Clause (a), the Company shall be liable under this policy only for the proportion of said joint loss that the amount insured under this policy, applicable to said joint loss, bears to the whole amount of insurance, applicable to said joint loss.

War Damage Exclusion

5. This policy does not apply to loss from an Accident caused directly or indirectly by

- (a) hostile or warlike action, including action in hindering, combating or defending against an actual, impending or expected attack, by
 - (1) any government or sovereign power (de jure or de facto) or any authority maintaining or using military, naval or air forces,
 - (2) military, naval or air forces, or
 - (3) an agent of any such government, power, authority or forces;
- (b) insurrection, rebellion, revolution, civil war or usurped power, including any action in hindering, combating or defending against such an occurrence, or by confiscation by order of any government or public authority.

Nuclear Energy Exclusion

6. This policy does not apply to loss, whether it be direct or indirect, proximate or remote,

- (a) from an Accident caused directly or indirectly by nuclear reaction, nuclear radiation or radioactive contamination, all whether controlled or uncontrolled; or
- (b) from nuclear reaction, nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, caused directly or indirectly by, contributed to or aggravated by an Accident;

nor shall the Company be liable for any loss covered in whole or in part by any contract of insurance, carried by the Insured, which also covers any hazard or peril of nuclear reaction or nuclear radiation.

50.0	28.6	20.0	16
56.3	32.1	22.5	17
62.5	35.7	25.0	18
68.8	39.3	27.5	19
75.0	42.9	30.0	20
81.3	46.4	32.5	21
87.5	50.0	35.0	22
93.8	53.6	37.5	23
100.0	57.1	40.0	24

Less than one month shall count as a whole month and
specified for the next succeeding "

Policy Number 89-3939 Identification Number

DECLARATIONS

Item 1. Name of Insured CHEMICAL SERVICE CORP.

Item 2. Address of Insured P. O. Box 375, Elyria, Ohio

Item 3. Policy Period: From Nov. 11, 1966 to Nov. 11, 1969 Standard Time, as to each of said dates, at the place where the Accident occurs.

Item 4. Limit per Accident TWENTY-FIVE THOUSAND Dollars (\$ 25,000)

Item 5. The word "loss" in the first paragraph of the Insuring Agreement means loss under Sections I, II, III and V of the Insuring Agreement and also under Section IV if such coverage is indicated as included. Coverage under Section IV is included (included or excluded)

Item 6. Premium \$ 294.00

Item 7. Schedules numbered 1 Endorsements numbered B, 1, 2 and 3 and Endorsement A (Definitions), are made a part of the policy at inception date.

If Endorsement B forms a part of the policy, this Schedule shall not include any Blanket Group Description, set forth in said Endorsement, for which a Code does not appear below.

SCHEDULE OF OBJECTS

Schedule No. 1

Location of Objects 128 Locust St.
described below Elyria Lorain Ohio
City County State

Section of Endt. A	Designating Number of Object	Description of Objects — Other Provisions	Coverage
A	Blanket	Item No. 1 Code B - 1	Broad

Explanatory Agreements

DEFINITIONS AND SPECIAL PROVISIONS

It is agreed that Endorsement A (Definitions) is hereby made a part of the policy, and that the letter in the column headed "Section of Endt. A" of any Schedule of the policy identifies the Section of said Endorsement A applicable to the Object described opposite said letter.

BLANKET GROUP PLAN LOCATION ENDORSEMENTS

It is agreed that the locations listed in Column I of any Blanket Group Plan Location Endorsement, forming a part of the policy, are hereby considered as inserted in the space for "Location of Objects described below" on any Schedule, forming a part of the policy, on which Blanket Group descriptions appear, except that if item numbers are inserted in the column headed "Blanket Group Item Nos." on the said Endorsement, the Location expressed for such item numbers shall be inserted on the said Schedules only with respect to the said Blanket Group Items.

LIMIT PER ACCIDENT

It is agreed that if an amount is specified as "Limit per Accident" with respect to any Location described on any Schedule or Endorsement, forming a part of the policy, said amount is the Limit per Accident as respects all Objects at the said Location instead of the amount specified as Limit per Accident in Item 4 of the Declarations of the policy. If in One Accident there should occur an Accident, as defined for the respective Object, to each of two or more Objects covered by the policy, the total liability of the Company for loss from said One Accident shall not exceed the Limit per Accident as respects that one of the said Objects for which the highest Limit per Accident is provided.

ADDITIONAL INSURED

It is agreed that any name mentioned as "Additional Insured" on any Schedule or Endorsement, forming a part of the policy, shall be considered as also inserted in Item 1 of the Declarations of the policy as an Insured, as interest may appear, with respect only to loss from an Accident to any of the Objects insured under the policy at the Location for which the Additional Insured is shown.

UNINSURED OBJECTS

It is agreed that any Object listed in a column headed "Uninsured Objects" on any Schedule or Endorsement, forming a part of the policy, shall not be considered as included in any Blanket Group description as shown on any Schedule forming a part of the policy.

RESERVE OR SEASONAL OBJECTS

It is agreed that any Object listed as a Reserve or Seasonal Object on any Schedule or Endorsement issued for the policy, is insured at a reduced rate and the charge for said Object is therefore subject to Minimum Premium requirements. Such Minimum Premium requirements shall apply under the Blanket Group Plan only with respect to the addition or elimination of insurance as respects an entire group of Objects at any one Location. When the period of coverage for said Object is other than one, two or three full years, the premium for said Object, for such period, shall be the same premium that would be charged for a period equal to the next higher number of full years.

KANSAS AND NEBRASKA

It is agreed, with respect only to loss from an Accident to an Object located in the State of Kansas or in the State of Nebraska, that Condition 13 of the policy is hereby stricken out and the following is substituted therefor:

13. No action shall lie against the Company unless, as a condition precedent thereto, the Insured shall have fully complied with all the terms of this policy, nor unless commenced within five years from the date of the Accident.

MICHIGAN

It is agreed that, if Item 2 of the Declarations of the policy includes any address in the State of Michigan, the second and third sentences of the Cancellation Condition are amended to read as follows:

This policy may be canceled by the Company by mailing to the Insured at his address last known to the Company or its authorized agent written notice stating when not less than ten days thereafter such cancellation shall be effective. The effective date and hour of cancellation stated in the notice shall become the end of the Policy Period.

VERMONT

It is agreed, with respect only to loss from an Accident to an Object located in the State of Vermont, that if the Company continues the litigation by appeal or otherwise without the Insured's consent in any particular case in which judgment has been rendered against the Insured for damages constituting the kind of loss on which insurance under Section IV of the policy would become applicable, no limitation of liability under the policy shall be valid with respect to any amount in addition to said judgment which the Insured may be obliged to pay on any subsequent judgment in said case.

Attached to and forming a part of the policy numbered on the reverse side.

Endorsement No.....1.....

Policy No. 89-3939 Ident. No.

Canceling Endorsement No.....-.....

Insured.....**CHEMICAL SERVICE CORP.**

This Endorsement is effective from noon of.....Nov. 11, 1966.

Item 1. Premium \$ Included in Policy

Item 2. Daily Indemnity \$.....100.....

Item 3. Premises...128 Locust St., Elyria, Ohio

(Description and Location)

Item 4. Business.....**Production**.....
(Production, Sales, Rents or Income)

Item 5. Commencement of Liability determined with respect to..... **Time of Accident**
 ("Time of Accident" or specified midnight)

Item 6. Other Address for Notice of Accident..... Cleveland, Ohio

INSURING AGREEMENT

In consideration of the Premium specified in Item 1 and subject to the Exclusions and Conditions of this Endorsement, the Company hereby agrees, with respect to Business on the Premises described in Item 3,

1. To pay the Insured the amount of Daily Indemnity, specified in Item 2, for each Day of Total Prevention of Business;
2. To pay the Insured a part of the Daily Indemnity for each Day of Partial Prevention of Business; and
3. To pay that amount of expense which is reasonably incurred by the Insured or the Company to reduce or avert Prevention of Business, but only to the extent that the total amount, that otherwise would have been paid under Sections 1 and 2 of this Agreement, is thereby reduced;

provided the Total Prevention of Business or the Partial Prevention of Business is caused solely by an Accident, which occurs while this Endorsement is in effect, as defined in the Section of Endorsement A entered in Column I below as applicable to an Object of the kind shown therewith, which Object is designated and described in the Schedule identified by the Schedule No. specified therewith in Column I below and while said Object is in use or connected ready for use; all subject to the Limit of Loss specified in Column II below for said Object for any One Accident, except that in the event One Accident occurs to more than one Object, the Limit of Loss for said One Accident shall not exceed the highest Limit of Loss specified for any one of the said Objects.

[illegible]

EXCLUSIONS

The Company shall not be liable for payment for any Prevention of Business

- a. Resulting from any loss to which any exclusion in clause (a), (b), (c) or (d) of Section I of the Insuring Agreement of the policy applies;
- b. Resulting from an Accident to which the War Damage Exclusion of the policy applies;
- c. Resulting from any loss to which the Nuclear Energy Exclusion of the policy applies;
- d. For any time during which Business would not or could not have been carried on if the Accident had not occurred; or
- e. Resulting from the failure of the Insured to use due diligence and dispatch and all reasonable means in order to resume Business.

If, following an Accident, any lease, license or order is suspended, lapsed or canceled, the Company shall not be liable for payment for any Prevention of Business occurring after the time when Business could have been resumed if said lease, license or order had not lapsed or had not been suspended or canceled.

In the event that an Accident occurs to an Object to which any Special Provision, of Endorsement A identified by the Section thereof specified herein for said Object, applies which affects the property loss payable as the result of an Accident to said Object, the Company's liability for any payment for Prevention of Business resulting from the damage causing the loss shall be subject to any such Special Provision.

If any Schedule or Endorsement identified above is replaced, the replacement Schedule No. or Endorsement No. shall be considered as substituted for the Schedule No. or Endorsement No. specified above.

Conditions A, B, C, D, E and F printed on the back of this sheet are hereby made a part of this Endorsement.

814N Use and Occupancy (Valued)

(OVER)

ENDORSEMENT

USE AND OCCUPANCY

(Valued)

(Continued)

CONDITIONS

Conditions A, B, C, D, E and F mentioned on the reverse side of this sheet are as follows:

LIABILITY

A. The liability of the Company under this Endorsement for payment for any one Day, for one or more Accidents, shall not exceed the amount specified as Daily Indemnity for said Day. The Company's total liability under this Endorsement, on account of any One Accident, shall not exceed the amount specified as Limit of Loss. The Daily Indemnity and the Limit of Loss shall apply irrespective of the Limit per Accident as specified in the policy.

If more than one Insured is named, the Company shall not be liable under this Endorsement for any payment in excess of that for which it would have been liable if only one Insured had been named.

The liability of the Company under this Endorsement shall not be limited by the expiration of the policy.

The liability of the Company under this Endorsement for the Prevention of Business shall be determined separately for each Day.

NOTICE OF ACCIDENT

B. The Insured shall send notice of Accident, by telegram, at the Company's expense, or by letter, to the Company at its Home Office or to its office at the other address specified in Item 6, and Commencement of Liability, determined in accordance with Item 5 and Condition C, shall depend upon the arrival of said notice at whichever of the cities it reaches first.

COMMENCEMENT OF LIABILITY

C. The liability of the Company under this Endorsement for payment on account of an Accident shall commence at a time fixed by the arrival of the notice of Accident as provided in Condition B. If the Commencement of Liability is stated as determined with respect to "Time of Accident", the Company shall not be liable for payment for Prevention of Business during any period before the twenty-fourth hour prior to such arrival of the notice. If the Commencement of Liability is stated as determined with respect to a specified midnight, the Company shall not be liable for payment for Prevention of Business during any period prior to the specified midnight after such arrival of the notice. If the Standard or Daylight Time in effect at the address to which a notice is sent is different from that in effect at the location where the Accident occurred, the time of the receipt of such notice, for the determination of the Commencement of Liability, shall be considered on the basis of the Time in effect where the Accident occurred.

DEFINITIONS

D. "Day" shall mean a period of twenty-four consecutive hours, beginning at midnight.

If the word "Production" is shown in Item 4, "Business" shall mean the production on the Premises of the finished product ready for packing, shipment or sale.

If the word "Sales" is shown in Item 4, "Business" shall mean the gross sales on the Premises.

If the word "Rents" is shown in Item 4, "Business" shall mean the rents collectible from the Premises.

If the word "Income" is shown in Item 4, "Business" shall mean the gross income on the Premises.

"Current Business" shall mean one-third of the total Business on the Premises during the three Days next preceding the Day of the Accident, or during any other three Days selected by the Insured in any calendar week in the eight calendar weeks, in each of which there has been any Business on the Premises, next preceding the Day of the Accident.

"Total Prevention of Business" shall mean the prevention of all Business on the Premises during all of a Day.

"Reduction in Business" shall mean the amount determined by subtracting the amount of the total Business on the Premises for each Day following an Accident from the amount of Current Business.

"Partial Prevention of Business" shall mean a decrease in Business on the Premises during part or all of a Day, sufficient to make the total Business for said Day less than Current Business. The liability of the Company for Partial Prevention of Business for said Day shall be determined by dividing the amount of Reduction in Business, caused by the Accident, for said Day by the amount of Current Business and then multiplying the result so obtained by the Daily Indemnity for said Day.

The definition of "Object" and the definition of "Accident", as those terms are used in this Endorsement, shall be the definition of "Object" and the definition of "Accident" respectively, in the Section of Endorsement A specified herein for the Object. The definition of "One Accident" as the term is used in this Endorsement shall be the definition of "One Accident" as specified in the policy.

REDUCTION OF PAYMENT

E. As soon as possible after an Accident the Insured shall resume Business, in whole or in part, and shall utilize every available means, including surplus machinery, duplicate parts, equipment, supplies and surplus or reserve stock, which may be owned, controlled or used by the Insured, which might reduce the amount for which the Company would otherwise be liable under this Endorsement. The Company may take such means as will in the opinion of the Company reduce or avert Prevention of Business on the Premises or supply the functions of the Premises in some other way. All extra expense so incurred, by the Insured as permitted in Section 3 of the Insuring Agreement of this Endorsement or by the Insured at the written direction of the Company or by the Company, shall be a part of and not in addition to the Limit of Loss.

GENERAL

F. Except as provided by this Endorsement, all the terms, conditions, provisions and definitions of the policy and of any Schedule or Endorsement forming a part thereof, shall govern the insurance provided by this Endorsement.

Issued.....This Endorsement forms a part of

Endorsement No.....2.....

Policy No.....89-3939.....Ident. No.....

Canceling Endorsement No.....

Insured.....CHEMICAL SERVICE CORP.....

This Endorsement is effective from noon of.....Nov. 11, 1966.....

In consideration of an additional premium of \$ Included in Policy..., the Company agrees that loss on property of the Insured as specified in Section I of the Insuring Agreement of the policy shall mean the amount actually expended by the Insured to repair or replace such property of the Insured, and the Property Valuation Condition of the policy is deleted, all subject to the following provisions:

1. The damaged property shall be repaired or replaced within twelve months from the date of the Accident unless such period is extended with written consent of the Company.
2. If a coinsurance clause is applicable to the payment of loss under Section I of the Insuring Agreement of the policy, the words "replacement cost" are substituted for the words "actual cash value" wherever they appear in said coinsurance clause.
3. The Company's liability for any repair or replacement shall be limited to the smaller of the following:
 - a. The cost at the time of the Accident to repair the said property, or
 - b. The cost at the time of the Accident to replace the said property on the same site with property of like kind, capacity, size and quality;provided that in the event the replacement is by property of a better kind or quality or of larger capacity or size, the liability of the Company shall not exceed the amount that would be paid if the replacement had been made by property of like kind, capacity, size and quality.
4. The Company shall not be liable for:
 - a. any increase in the cost of repair or replacement necessitated by any ordinance or law regulating or restricting repair, construction or installation,
 - b. loss or damage to property useless to the Insured or obsolete to the Insured,
 - c. the cost of repairing or replacing any part or parts of an Object which is in excess of the cost of repairing or replacing the entire Object, or
 - d. the cost of repairing or replacing property described below which is in excess of the amount that would have been paid had this Endorsement not been in effect:

No Exclusions

5. If any damaged property is not repaired or replaced, the Company's liability as respects such property shall be limited to the amount that would have been paid had this Endorsement not been in effect.

Issued.....-.....This Endorsement forms a part of
Policy No. 89-3939.....Ident. No.....
Insured.....**CHEMICAL SERVICE CORP.**.....
This Endorsement is effective from noon of.....**Nov. 11, 1966**.....

Endorsement No.....**3**.....

Canceling Endorsement No.....-.....

It is agreed that the premium stated in the policy shall be payable

\$...**98.00**.....in advance,

\$...**98.00**.....on the first anniversary, and

\$...**98.00**.....on the second anniversary.

ENDORSEMENT A (1)

DEFINITIONS

Section A BOILERS, FIRED VESSELS AND ELECTRIC STEAM GENERATORS—Broad Coverage

DEFINITION OF OBJECT. "Object" shall mean any complete vessel designated and described in the Schedule and shall also include 1. any steel economizer used solely with such vessel, 2. any indirect water heater used for hot water supply service which is directly in the water circulating system of such vessel and which does not form a part of a water storage tank, and 3. any piping on the premises of the Insured, or between parts of said premises, with valves, fittings, traps and separators thereon, which contains steam or condensate thereof, generated in whole or in part in such vessel, and any feedwater piping between such vessel and its feed pump or injector; but Object shall not include (a) any part of such vessel or piping which does not contain water or steam; (b) any reciprocating or rotating machine; (c) any electrical apparatus; (d) any piping not on the premises of the Insured, used to supply any premises not owned by, leased by or operated under the control of the Insured; nor (e) any other piping, any radiator, convector, coil, vessel or apparatus except as included in Sections 1, 2 and 3 above.

DEFINITION OF ACCIDENT. As respects any Object designated and described in the Schedule, opposite the description of which the word "Broad" is inserted in the column headed "Coverage", "Accident" shall mean a sudden and accidental breakdown of the Object, or a part thereof, which manifests itself at the time of its occurrence by physical damage to the Object that necessitates repair or replacement of the Object or part thereof; but Accident shall not mean (a) depletion, deterioration, corrosion, or erosion of material; (b) wear and tear; (c) leakage at any valve, fitting, shaft seal, gland packing, joint or

connection; (d) the breakdown of any vacuum tube, gas tube or brush; (e) the breakdown of any structure or foundation supporting the Object or any part thereof; nor (f) the functioning of any safety device or protective device.

FURNACE EXPLOSION. If the abbreviation "FE" is entered in the Schedule opposite the description of the Object in the column captioned "Coverage", a sudden and accidental explosion of gas or unconsumed fuel within the furnace of said Object or within the gas passages therefrom to the atmosphere shall be an Accident to said Object, but if the abbreviation "FE" is not so inserted, the furnace of the Object and the gas passages therefrom to the atmosphere shall be considered as "outside the Object" and such an explosion shall not constitute an Accident.

SPECIAL PROVISIONS. 1. As respects any vessel designated and described in the Schedule which uses a heat transfer medium other than water, such heat transfer medium and its vapor shall be considered as substituted for the words "water" and "steam", wherever such words are used in the definitions of this Endorsement. 2. The Company shall not be liable for loss from an Accident to any Object designated and described in the Schedule while said Object is undergoing a hydrostatic pressure test. 3. Each Object designated and described in the Schedule and which is a Class H or Class 1 Boiler is subject to Minimum Premium requirements; and when the period of coverage for said Object is other than one, two or three full years, the premium for said Object, for such period, shall be the same premium that would be charged for a period equal to the next higher number of full years.

Section B BOILERS, FIRED VESSELS AND ELECTRIC STEAM GENERATORS—Limited Coverage

DEFINITION OF OBJECT. Same as in Section A.

DEFINITION OF ACCIDENT. As respects any Object designated and described in the Schedule, opposite the description of which the word "Limited" is inserted in the column headed "Coverage", "Accident" shall mean a sudden and accidental tearing asunder of the Object, or a part thereof, caused by the pressure of water or steam therein, but cracking shall not constitute a sudden and accidental tearing asunder,

nor shall Accident mean (a) depletion, deterioration, corrosion, or erosion of material; (b) wear and tear; (c) leakage at any valve, fitting, joint or connection; nor (d) the functioning of any safety device or protective device.

FURNACE EXPLOSION. Same as in Section A.

SPECIAL PROVISIONS. Same as in Section A.

Section C UNFIRED VESSELS (Except Electric Steam Generators)

DEFINITION OF OBJECT. "Object" shall mean any complete vessel designated and described in the Schedule; but shall not include (a) any part of such vessel which is not under pressure of contents therein or which is not under vacuum therein; (b) any reciprocating or rotating apparatus within or forming a part of such vessel; (c) any electrical apparatus within or forming a part of such vessel; (d) any piping leading to or from such vessel; (e) any cylinder containing a movable plunger or piston; nor (f) any vessel, radiator, inductor, convector or coil connected to or used with a refrigerating system or an air conditioning system.

DEFINITION OF ACCIDENT. "Accident" shall mean a sudden and accidental breakdown of the Object, or a part thereof, which manifests itself at the time of its occurrence by physical damage to the Object that necessitates repair or replacement of the Object or part

thereof; but Accident shall not mean (a) depletion, deterioration, corrosion, or erosion of material; (b) wear and tear; (c) leakage at any valve, fitting, shaft seal, gland packing, joint or connection; (d) the breakdown of any vacuum tube, gas tube or brush; (e) the breakdown of any structure or foundation supporting the Object or any part thereof; nor (f) the functioning of any safety device or protective device.

SPECIAL PROVISIONS. 1. The Company shall not be liable for loss from an Accident to any Object designated and described in the Schedule while said Object is undergoing a hydrostatic, pneumatic or gas pressure test. 2. Any Object designated and described in the Schedule which is used for the storage of gas or liquid and which is periodically filled, moved, emptied and refilled in the course of its normal service, shall be considered as "connected ready for use" within the terms of the policy.

Section D AUXILIARY PIPING

DEFINITION OF OBJECT. "Object" shall mean any piping designated and described in the Schedule, including any valve, fitting, trap or separator thereon; but Object shall not include any radiator, convector, coil or other vessel or apparatus connected to such piping.

DEFINITION OF ACCIDENT. Same as in Section C.

SPECIAL PROVISION. The Company shall not be liable for loss from an Accident to any Object designated and described in the Schedule while said Object is undergoing a hydrostatic, pneumatic or gas pressure test.

Section E

SYSTEMS OF REFRIGERATING AND AIR CONDITIONING VESSELS AND PIPING

DEFINITION OF OBJECT. "Object" shall mean any system designated and described in the Schedule consisting of 1. all interconnected vessels, coils and piping which contain the refrigerant specified for the Object in the Schedule, 2. all vessels which contain coils within which such refrigerant is circulated, 3. any vessel, heated directly or indirectly, which functions as a generator, regenerator or concentrator and which forms a part of an absorption type system, 4. all valves and fittings on such vessels, coils and piping; and as respects any system designated and described in the Schedule for which "AVP INC" (the abbreviation for "Additional Vessels and Piping Included") is inserted, but not otherwise, Object shall also include 5. all vessels, radiators, inductors, convectors and coils together with valves and fittings thereon, which are connected to or used with the system and within which steam, water, brine or other solution is circulated for cooling, humidifying or space heating; and all piping containing water, brine or other solution interconnecting such vessels, radiators, inductors, convectors and coils, together with valves and fittings on such piping; but Object shall not include (a) any steam boiler, steam piping or hot water boiler; (b) any reciprocating or rotating machine or apparatus; (c) any electrical apparatus; (d) any apparatus mounted on or forming a part of a truck or other vehicle, or any hose, flexible device or nonmetallic pipe connected to such apparatus; nor (e) any vessel, cooling tower, reservoir or other source of supply of cooling water for any condenser or compressor together with any water piping leading to or from such source of supply.

DEFINITION OF ACCIDENT. Same as in Section C.

AMMONIA CONTAMINATION LIMIT. The Company's liability for loss, including salvage expense, with respect to damage by ammonia contacting or permeating property under refrigeration or in process requiring refrigeration, resulting from an Accident to an Object designated and described in the Schedule, shall not exceed \$1,000, or shall not exceed the amount, if any, specified as the Ammonia Contamination Limit with the description of said Object in the Schedule, provided that in the event One Accident occurs to more than one Object, the Ammonia Contamination Limit for said One Accident shall be the highest Ammonia Contamination Limit specified for any one of the said Objects, any such Ammonia Contamination Limit being a part of and not in addition to the Limit per Accident.

WATER DAMAGE LIMIT. The Company's liability for loss, including salvage expense, on property damaged by water, resulting from an Accident to an Object designated and described in the Schedule, shall not exceed \$1,000, or shall not exceed the amount, if any, specified as the Water Damage Limit with the description of said Object in the Schedule, provided that in the event One Accident occurs to more than one Object, the Water Damage Limit for said One Accident shall be the highest Water Damage Limit specified for any one of the said Objects, any such Water Damage Limit being a part of and not in addition to the Limit per Accident.

SPECIAL PROVISION. Same as in Section D.

Section F

RESIDENCE BOILERS AND VESSELS

DEFINITION OF OBJECT. With respect to a group of Objects described in the Schedule as "Residence Boilers and Vessels", any boiler, piping or vessel of the types designated below, which is within the Residence, shall be considered as being designated and described in the Schedule, and "Object" shall mean any such complete boiler, piping or vessel:

Steam Heating Boilers
Hot Water Heating Boilers and Expansion Tanks Used in Connection Therewith
Hot Water Supply Boilers
Hot Air Furnaces and Stoves
Water Fronts and Water Backs
Storage Water Heaters, Coil Water Heaters and Electric Water Heaters
Economizers Used for Hot Water Supply Service
Water Supply Tanks and Air Tanks
Incinerators and Garbage Burners Used for Hot Water Supply Service
Steam Piping, Including Valves and Pipe Fittings Thereon;

but shall not include (a) any piping other than steam piping; (b) any radiator, convactor or pipe coil used for heating the Residence; (c) any part of such boiler or vessel which is not under pressure of contents therein or which is not under vacuum therein; (d) any reciprocating or rotating machine; nor (e) any electrical apparatus.

DEFINITION OF RESIDENCE. "Residence" shall mean the building at the Location specified in the Schedule and shall also include any garage or other outbuilding used in connection therewith and heated by the same heating system, provided the heating unit supplying said system is not installed in any outbuilding other than a garage.

DEFINITION OF ACCIDENT. Same as in Section C.

FURNACE EXPLOSION. Same as in Section A.

LOSS OF USE. If the words "Loss of Use—Included" are entered in the Schedule with the description of Object and a Daily Indemnity and Limit of Loss are specified therewith, but not otherwise, it is agreed that the Company will pay the Insured the amount specified as Daily Indemnity, for each day (or pro rata of said amount for a fraction of a day) of Prevention of Occupancy of the Residence, caused solely by an Accident to an Object covered hereunder, subject to the specified Limit of Loss for any One Accident. The Insured shall send notice of Accident, by telegram, at the Company's expense, or by letter,

to the Company at its Home Office or to its office at the Other Address specified in the Schedule with the description of Object, and the Company shall not be liable for payment for Prevention of Occupancy during any period before the twenty-fourth hour prior to the arrival of said notice at whichever of the cities it reaches first. If Loss of Use is included hereunder, such insurance shall be subject also to the following provisions: 1. The liability of the Company for payment for any one Day shall not exceed the amount specified as Daily Indemnity; and the Company's total liability for payment for any Prevention of Occupancy, on account of any One Accident, shall not exceed the amount specified as Limit of Loss. Said amounts shall apply irrespective of the Limit per Accident. 2. If more than one Insured is named, the Company shall not be liable for payment for any Prevention of Occupancy in excess of that for which it would have been liable if only one Insured had been named. 3. "Day" shall mean a period of twenty-four consecutive hours, beginning at midnight. 4. "Prevention of Occupancy" shall mean the prevention of the use of the Residence so that the Residence cannot be occupied by any person except a caretaker or a watchman required for the protection of the property. The period of Prevention of Occupancy shall not be limited by the expiration of the policy. 5. The Company shall not be liable for payment for any Prevention of Occupancy (a) Resulting from any loss to which any exclusion in clause (a), (b), (c) or (d) of Section I of the Insuring Agreement of the policy applies; (b) Resulting from an Accident to which the War Damage Exclusion of the policy applies; (c) Resulting from any loss to which the Nuclear Energy Exclusion of the policy applies; (d) For any time during which the Residence would not or could not have been occupied if the Accident had not occurred; or (e) Resulting from the failure of the Insured to use due diligence and dispatch and all reasonable means in order to resume Occupancy. 6. The Company may adopt such measures as will in the opinion of the Company permit the Occupancy of the Residence or the Company may require the Insured to adopt such measures, any extra expense so incurred at the written direction of the Company to be paid by the Company. All such expenses, whether incurred by the Company or by the Insured at the written direction of the Company, shall be a part of and not in addition to the Limit of Loss.

SPECIAL PROVISIONS. (a) As respects any Object covered hereunder, the Company shall not be liable under this Section for any loss under Section IV of the Insuring Agreement of the policy. (b) The Company shall not be liable for loss from an Accident to any Object covered hereunder while said Object is undergoing a hydrostatic, pneumatic or gas pressure test.

ENDORSEMENT B (1)

CODED BLANKET GROUP DESCRIPTIONS

It is agreed that when a Code shown below is inserted in a column for Description of Objects in any policy or Binder to which this Endorsement is attached, the Blanket Group Description shown below for said Code shall be considered as inserted in the said column in lieu of the Code.

Note: If no rating size or capacity is specified for a Code, the matter in brackets [] shall be considered as entirely eliminated from the Blanket Group Description for such Code.

Codes

Blanket Group Descriptions

Boilers and Pressure Vessels

- B-1** Steel Steam Boilers, Cast Iron Steam Boilers, Fired Track Locomotive Boilers and Electric Steam Generators.
- B-2** Steel Hot Water Boilers, Cast Iron Hot Water Boilers, Fired Storage Water Heaters and Fired Coil Water Heaters.
- B-3** Steel Boilers, Cast Iron Boilers, Fired Storage Water Heaters, Fired Coil Water Heaters, Fired Track Locomotive Boilers and Electric Steam Generators.
- B-4** Steam and Hot Water Boilers, excluding (1) Fired Track Locomotive Boilers, (2) Electric Steam Generators, (3) Fired Storage Water Heaters and (4) Fired Coil Water Heaters.

- UV-1b** Metal Unfired Pressure Vessels which are permanently located on the Premises of the Insured at the above described Location and which are subject to vacuum or internal pressure other than static pressure of contents, excluding (1) any such Vessel forming an integral part of a rotating or reciprocating machine, (2) Rotating cylinders, rotating rolls, heater chests or heater plates forming a part of a machine, (3) Radiators, (4) Hot or Cold Blast Heating or Cooling Units and (5) Electric Steam Generators.
- UV-2a** Metal Unfired Pressure Vessels which are permanently located on the Premises of the Insured at the above described Location and which are subject to vacuum or internal pressure other than static pressure of contents, as follows: Rotating cylinders, rotating rolls, heater chests or heater plates forming a part of a machine, including interconnecting metal piping between such Vessels forming a part of a single machine.
- UV-3** Metal Unfired Pressure Vessels which are permanently located on the Premises of the Insured at the above described Location and which are subject to vacuum or internal pressure other than static pressure of contents, as follows: Tanks for the storage of compressed air, Hydro-Pneumatic Tanks, Hot Water Storage Tanks with or without internal heating coils, Coil Water Heaters and Electric Water Heaters.
- UV-4** Metal Unfired Pressure Vessels which are permanently located on the Premises of the Insured at the above described Location and which are subject to vacuum or internal pressure other than static pressure of contents, as follows: (pressure vessels as stated for this item).

- RS-1b** Refrigerating Systems, excluding (1) any Compression Type System forming a part of a Small Refrigerating Unit having an electric motor with a capacity of 15 hp or less driving the compressor, (2) any Absorption Type System having a refrigerating capacity of 15 tons or less and (3) any such System forming a part of an Air Conditioning Unit having a capacity of 600,000 Btu/hr, or less.
- RS-2b** Refrigerating Systems, excluding any such System having a refrigerating capacity of 3 hp (3 tons) or less.

- AP-1** Metal Air Piping.
- AP-2** Metal Steam Piping and Metal Condensation Return Piping on the Premises of the Insured at the above described Location supplied by Boilers not at the said Location and not owned, operated or controlled by the Insured.

CONDITIONS

Limit per Accident

1. The Company's total liability for loss from any One Accident shall not exceed the amount specified as Limit per Accident. The term "One Accident" shall be taken as including all resultant or concomitant Accidents whether to one Object or to more than one Object or to part of an Object. The inclusion herein of more than one Insured shall not operate to increase the limits of the Company's liability.

Blanket Group Plan

2. With respect to a described group of Objects opposite which the word "Blanket" is entered in the column captioned "Designating Number of Object" of any Schedule forming a part of the policy, each Object, of such group of Objects, shall be considered as being designated and described in such Schedule, except that unless specifically included in any group description, any Object not owned by, leased by or operated under the control of the Insured is not included for insurance hereunder.

The premiums for all kinds of insurance afforded by this policy as applicable thereto shall be adjusted as follows:

- (a) Any premium applicable to such group or groups of Objects shall be adjusted, as of the effective date such insurance applies, on the basis of the information obtained at the time of the Company's survey of such Objects that are in use or connected ready for use as of such effective date; and
- (b) The premium, including revisions of premium due to changes in the rating of Objects under the Blanket Group Plan, shall be adjusted pro rata at the end of each policy year on the basis of the information obtained by the Company, either as respects such Objects added to such Blanket Group Plan that are in use or connected ready for use prior to the end of such policy year or as respects such Objects withdrawn, during such policy year, from such Blanket Group Plan using the rates in effect at the time the applicable insurance was made effective as though such changes and such insurance had been specifically effected or terminated at the end of the first six months of the policy year, except that if, as respects a described group of Objects, insurance under the Blanket Group Plan is in effect for only a part of a policy year, such adjustments shall be computed as of the mid-date of such part of the policy year. The term "Policy Year" shall be understood to mean a period of one year from the effective date of the policy or any anniversary thereof.

Other Insurance—Bodily Injury

3. In the event there is in effect any insurance or any agreement to pay the Insured, or on his behalf, for loss of the kind described in Section IV, the insurance afforded under Section IV, if any, shall not be considered as contributing insurance and shall become effective and applicable only with respect to any part of the loss of the Insured for bodily injuries for which there is not in effect such other insurance or agreement. If there is not in effect any insurance or agreement with respect to such loss, the insurance, if any, under Section IV may be applied to any part of said loss.

Other Insurance—Property

4. The words "joint loss", as used herein, mean loss to which both this insurance and other insurance carried by the Insured apply. In the event of such "joint loss",

- (a) The Company shall be liable under this policy only for the proportion of the said joint loss that the amount which would have been payable under this policy on account of said joint loss, had no other insurance existed, bears to the combined total of the said amount and the amount which would have been payable under all other insurance on account of said joint loss, had there been no insurance under this policy, but
- (b) In case the policy or policies affording such other insurance do not contain a clause similar to Clause (a), the Company shall be liable under this policy only for the proportion of said joint loss that the amount insured under this policy, applicable to said joint loss, bears to the whole amount of insurance, applicable to said joint loss.

War Damage Exclusion

5. This policy does not apply to loss from an Accident caused directly or indirectly by

- (a) hostile or warlike action, including action in hindering, combating or defending against an actual, impending or expected attack, by
 - (1) any government or sovereign power (de jure or de facto) or any authority maintaining or using military, naval or air forces,
 - (2) military, naval or air forces, or
 - (3) an agent of any such government, power, authority or forces;
- (b) insurrection, rebellion, revolution, civil war or usurped power, including any action in hindering, combating or defending against such an occurrence, or by confiscation by order of any government or public authority.

Nuclear Energy Exclusion

6. This policy does not apply to loss, whether it be direct or indirect, proximate or remote,

- (a) from an Accident caused directly or indirectly by nuclear reaction, nuclear radiation or radioactive contamination, all whether controlled or uncontrolled; or
- (b) from nuclear reaction, nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, caused directly or indirectly by, contributed to or aggravated by an Accident;

nor shall the Company be liable for any loss covered in whole or in part by any contract of insurance, carried by the Insured, which also covers any hazard or peril of nuclear reaction or nuclear radiation.

50.0	28.6	20.0	16
56.3	32.1	22.5	17
62.5	35.7	25.0	18
68.8	39.3	27.5	19
75.0	42.9	30.0	20
81.3	46.4	32.5	21
87.5	50.0	35.0	22
93.8	53.6	37.5	23
100.0	57.1	40.0	24

Less than one month shall count as a whole month and
specified for the next succeeding month

CONDITIONS

(Continued)

Property Valuation

7. The limit of the Company's liability for loss on the property of the Insured shall not exceed the actual cash value thereof at the time of the Accident. If, as respects the damaged property of the Insured, the repair or replacement of any part or parts of an Object is involved, the Company shall not be liable for the cost of such repair or replacement in excess of the actual cash value of said part or parts or in excess of the actual cash value of the Object, whichever value is less. Actual cash value in all cases shall be ascertained with proper deductions for depreciation, however caused.

Inspection and Suspension

8. The Company shall be permitted at all reasonable times during the Policy Period to inspect any Object and the premises where said Object is located. Upon the discovery of a dangerous condition with respect to any Object, any representative of the Company may immediately suspend the insurance with respect to an Accident to said Object by written notice mailed or delivered to the Insured at the Address of the Insured, as specified in the Declarations, or at the Location of the Object, as specified for it in the Schedule. Insurance so suspended may be reinstated by the Company, but only by an Endorsement issued to form a part of this policy. The Insured shall be allowed the unearned portion of the premium paid for such suspended insurance, pro rata, for the period of suspension.

Notice of Accident and Adjustment

9. When an Accident occurs, written notice shall be given by or on behalf of the Insured to the Company or any of its authorized agents as soon as practicable. The Insured shall give like notice of any claim made on account of such Accident. The Company shall have reasonable time and opportunity to examine the property and the premises of the Insured before repairs are undertaken or physical evidence of the Accident is removed, except for protection or salvage. Proof of loss shall be made by the Insured in such form as the Company may require. If suit is brought against the Insured for loss to which this insurance is applicable, the Insured shall immediately forward to the Company any summons or other process served upon the Insured. The Insured upon request of the Company shall render every assistance in facilitating the investigation and adjustment of any claim, submitting to examination and interrogation by any representative of the Company. The Insured shall not voluntarily assume any liability or incur any expense, other than at the Insured's own cost, except as otherwise expressly permitted in this policy, or interfere in any negotiation for settlement or any legal proceeding, without the consent of the Company previously given in writing.

Cancellation

10. This policy may be canceled by the Insured by mailing to the Company written notice stating when thereafter such cancellation shall be effective. This policy may be canceled by the Company by mailing to the Insured at the Address of the Insured, as specified in the Declarations, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice and the effective date and hour of cancellation stated in the notice shall become the end of the Policy Period. Delivery of such written notice either by the Insured or by the Company shall be equivalent to mailing. If the Insured cancels, the earned premium shall be computed in accordance with the Short Rate Cancellation Table printed hereon. If the Company cancels, the earned premium shall be computed pro rata. Premium adjustment may be made at the time cancellation is effected and, if not then made, shall be made as soon as practicable after cancellation becomes effective. The Company's check or the check of its representative mailed or delivered as aforesaid shall be a sufficient tender of any refund of premium due the Insured. If the premium for this policy has been determined by applying any discount in accordance with a Premium Gradation Plan, the determination of the return premium for any cancellation shall be subject to the Premium Gradation Rules set forth in the Company's Manual of Rules and Rates applicable.

Subrogation

11. In the event of any payment under this policy, the Company shall be subrogated to the Insured's rights of recovery therefor against any person or organization and the Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured shall do nothing after the Accident to prejudice such rights.

Assignment

12. Assignment of interest under this policy shall not bind the Company until its consent is endorsed hereon; if, however, the Insured shall die or be adjudged bankrupt or insolvent during the Policy Period, this policy, unless canceled, shall, if written notice be given to the Company within sixty days after the date of such death or adjudication, cover the Insured's legal representative as the Insured.

Action Against Company—Sections I and II

13. No action shall lie against the Company unless, as a condition precedent thereto, the Insured shall have fully complied with all the terms of this policy, nor unless commenced within fourteen months from the date of the Accident.

Action Against Company—Sections III and IV

14. No action shall lie against the Company unless, as a condition precedent thereto, the Insured shall have fully complied with all the terms of this policy, nor until the amount of the Insured's obligation to pay has been finally determined either by judgment against the Insured after trial or by written agreement of the Insured, the claimant and the Company. The Insured upon request of the Company shall aid in effecting settlements, in securing evidence and the attendance of witnesses and in prosecuting appeals. Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. Nothing contained in this policy shall give any person or organization any right to join the Company as a codefendant in any action against the Insured to determine the Insured's liability. Bankruptcy or insolvency of the Insured or of the Insured's estate shall not relieve the Company of any of its obligations hereunder.

(Continued on next page)

CONDITIONS

(Continued)

Changes

15. By accepting this policy, the Insured agrees that this policy embodies all agreements existing between the Insured and the Company or any of its agents relating to this insurance. Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the Company from asserting any rights under this policy; nor shall the terms of this policy be waived or changed, except by Endorsement issued to form a part of this policy. The additional or return premium for any such Endorsement shall be computed in accordance with the Company's Manual of Rules and Rates applicable to such change.

Premium Gradation

16. If the premium for this policy has been determined by applying any discount in accordance with a Premium Gradation Plan, the determination of the additional or return premium for any subsequent change in the policy shall be subject to the Premium Gradation Rules set forth in the Company's Manual of Rules and Rates applicable.

Schedules and Endorsements

17. The insurance afforded hereunder shall apply only to loss from an Accident to an Object designated and described in a Schedule or Endorsement forming a part hereof, containing the description of such Object, the definition thereof, the definition of Accident and other provisions as applicable to the said Object.

Malicious Mischief

18. Subject to the War Damage Exclusion of this policy, any Accident, as defined in any Schedule or Endorsement forming a part hereof, arising out of strike, riot, civil commotion, acts of sabotage, vandalism or malicious mischief, shall be considered "accidental" within the terms of said definition.

Automatic Coverage

19. Any Object (except any Object of the portable type moved from place to place so that its operation customarily would not be restricted to one Location) within the Continental United States (except Alaska), similar to any Object designated and described in any Schedule forming a part of the policy

- (a) hereafter installed by the Insured at any location specified in any of the Schedules of the policy shall be considered as added to the policy as of the time said Object is first placed in operation by the Insured, subject to the Limit per Accident specified for the Location where the Object is installed, and subject to the insurance (excluding Outage Insurance) applicable to another similar Object at the Location where the Object is installed, except that if there are no other similar Objects at said Location, such Object hereafter installed shall be subject to the insurance (excluding Use and Occupancy, Outage, Consequential Damage, and any other indirect insurance) applicable to another similar Object at any Location, or
- (b) existing in any property hereafter acquired by the Insured shall be considered as added to the policy as of the time said Object is first placed in operation by the Insured, subject to the insurance (excluding Use and Occupancy, Outage, Consequential Damage and any other indirect insurance) applicable to any similar Object insured under the policy and all subject to the highest Limit per Accident applicable to any similar Object at any specified Location,

provided that the Insured notifies the Company in writing within ninety days after said date of first operation, but not otherwise, and agrees to pay the required additional premium for insurance on said Object in accordance with the Company's Manual of Rules and Rates in force on the date said Object is first placed in operation by the Insured.

SHORT RATE CANCELTION TABLE

Showing percentage of premium to be taken as earned premium.

MONTHS POLICY IN FORCE	ONE YEAR POLICY	TWO YEAR POLICY	THREE YEAR POLICY	MONTHS POLICY IN FORCE	TWO YEAR POLICY	THREE YEAR POLICY	MONTHS POLICY IN FORCE	THREE YEAR POLICY
1	31.3	17.9	12.5	13	60.7	42.5	25	72.5
2	37.5	21.4	15.0	14	64.3	45.0	26	75.0
3	43.8	25.0	17.5	15	67.9	47.5	27	77.5
4	50.0	28.6	20.0	16	71.4	50.0	28	80.0
5	56.3	32.1	22.5	17	75.0	52.5	29	82.5
6	62.5	35.7	25.0	18	78.6	55.0	30	85.0
7	68.8	39.3	27.5	19	82.1	57.5	31	87.5
8	75.0	42.9	30.0	20	85.7	60.0	32	90.0
9	81.3	46.4	32.5	21	89.3	62.5	33	92.5
10	87.5	50.0	35.0	22	92.9	65.0	34	95.0
11	93.8	53.6	37.5	23	96.4	67.5	35	97.5
12	100.0	57.1	40.0	24	100.0	70.0	36	100.0

Less than one month shall count as a whole month and the percentage to be used shall be that specified for the next succeeding number of whole months.

(Note—The use of this Table is subject to provisions specified elsewhere in the policy)

MEMORANDUM OF INSURANCE

The Company issuing this policy is indicated by the first letter in the POLICY NUMBER, as follows:

THE EMPLOYERS' GROUP

MASSACHUSETTS

E = THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED
 A = AMERICAN EMPLOYERS' INSURANCE COMPANY
 F = THE EMPLOYERS' FIRE INSURANCE COMPANY
 N = THE NORTHERN ASSURANCE COMPANY OF AMERICA

A STOCK COMPANY

Binder

RENEWAL OF NUMBER

Insured's Name and Mailing Address

F. H. PAYNE COMPANY
 134 MAPLE AVE.
 ELYRIA, OHIO

2-10-66

Inception (Mo. Day Yr.)

2-10-67

Expiration (Mo. Day Yr.)

1
Years

It is important that the written portions of all policies covering the same property read exactly alike. If they do not, they should be made uniform at once. INSURANCE IS PROVIDED AGAINST ONLY THOSE PERILS AND FOR ONLY THOSE COVERAGES INDICATED BELOW BY A PREMIUM CHARGE AND AGAINST OTHER PERILS AND FOR OTHER COVERAGES ONLY WHEN ENDORSED THEREON OR ADDED THERETO.

AMOUNT	RATE	PREPAID TERM PREMIUM DUE AT INCEPTION	ANNUAL PAYMENT DUE UNDER DEF. PREM. PAY. PLAN	PERIL(S), Insured Against, and Cover- age(s) Provided (Insert Name of Each)
\$10,000.00	\$ 2.195/.088	\$ 154.00	\$	FIRE AND LIGHTNING
xxxxxxx	\$.096	\$ 10.00	\$	EXTENDED COVERAGE
	\$.01	\$ 1.00	\$	Vandalism & Malicious Mischief
	\$	\$	\$	
\$	TOTAL PREMIUM	TOTAL(S) \$ 165.00	\$	
FOR POLICY TERM UNDER D. P. P. P.				

Item No.	Amount Fire or Fire and Extended Coverage, or Other Peril	Per Cent of Co-Insurance Applicable	DESCRIPTION AND LOCATION OF PROPERTY COVERED Show construction, type of roof and occupancy of building(s) covered or containing the property covered. If occupied as a dwelling state number of families.
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- 1 - \$5,000.00 80% On the one story, brick approved roof building, occupied by Chemical Solvent company, located at 134 Locust (rated as 134 Maple Ave.,) Elyria, Ohio.
- 2 5,000.00 80% On the one story, brick, approved roof building, occupied as boiler house, located at the rear of 134 Locust (rated as 134 Maple Ave.,) Elyria, Ohio

Subject to Form No(s). 18 (9-64), 205 (1-64)

Mortgage Clause: Subject to the provisions of the mortgage clause attached to policy, loss, if any, on building items, shall be payable to:

Agency at Lorain, Ohio
 Somers Insurance Agency

3-14-66

H. B. Somers, Jr.

Agent

IN CONSIDERATION OF THE PROVISIONS AND STIPULATIONS THEREIN OR ADDED THERETO AND OF the premium above specified, this Company, for the term of years specified above from inception date shown above At Noon (Standard Time) to expiration date shown above At Noon (Standard Time) at location of property involved, to an amount not exceeding the amount(s) above specified, has insured the insured named above and legal representatives, to the extent of the actual cash value of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality within a reasonable time after such loss, without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair, and without compensation for loss resulting from interruption of business or manufacture, nor in any event for more than the interest of the insured, against all DIRECT LOSS BY FIRE, LIGHTNING AND BY REMOVAL FROM PREMISES ENDANGERED BY THE PERILS INSURED AGAINST IN THE POLICY, EXCEPT AS THEREINAFTER PROVIDED, to the property described therein while located or contained as described in the policy, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from the perils insured against in the policy, but not elsewhere.

This memorandum is for information only; it is not a contract of insurance but attests that a policy as numbered herein, and as it stands at the date of this certificate, has been issued by the Company. Said policy is subject to change by endorsement and to assignment and cancellation in accordance with its terms.

This CERTIFIES, that policy numbered as above has been issued.

BUILDING AND CONTENTS FORM

Insurance attaches only to those items described on the first page of this policy for which an amount is shown in the space provided therefor and for not exceeding said amount.

BUILDING COVERAGE: When the insurance under this policy covers a building, such insurance shall cover on the building, including machinery used for the service of the building only, plumbing, electric wiring, electric sound, communication, stationary heating, lighting, ventilating, refrigerating, air-conditioning and vacuum cleaning apparatus and fixtures, boilers, all only while contained therein; ovens, kilns, furnaces, retorts, lehrs, forges, cupolas and driers, of brick construction or brick encased, resting on independent foundations built from ground, all only while contained therein; awnings, signs and metal smokestacks (except as provided below), screens, storm doors and windows if the property of the owner of the building and belonging to said building, while attached thereto or stored therein or in other buildings on the premises; signs (except as provided below) if the property of the owner of the building in the open within one hundred (100) feet thereof; also all permanent fixtures, stationary scales and elevators, belonging to and constituting a permanent part of said building.

When this form is attached to a policy covering the perils of windstorm and hail or when the Extended Coverage Endorsement applies to this policy, it is a condition of this policy that cloth awnings, signs and metal smokestacks attached to the building or in the open are not covered under this item against loss by windstorm or hail unless the 80% or higher Coinsurance Clause applies to this item. It is a further condition of this policy that radio and television equipment on the outside of the building is not covered under this item against loss by windstorm or hail.

Liability is also assumed under this item for loss to personal property owned by the Insured and not otherwise covered, used solely for the maintenance and service of the building, all while contained therein or attached thereto, but said liability for loss to such personal property shall not exceed one per cent. (1%) of the amount of the item covering on building.

Building Exclusions

It is a condition of this policy that when this item is subject to the provisions of a Coinsurance Clause, this policy does not cover under this item architects' fees; cost of excavations; underground flues, pipes, underground wiring and drains. It is a further condition of this policy that property covered under any other item of this policy is not covered under this item.

CONTENTS COVERAGE: When the insurance under this policy covers contents, such insurance shall cover on all contents and personal property (except as otherwise excluded) of every description; awnings, signs and metal smokestacks only when the property of the tenant or lessee and not otherwise specifically covered (except as provided below); and provided the Insured is legally liable therefor, personal property (except as otherwise excluded) while held in trust, on commission, or consignment, for alteration or repair; including the value of labor and materials expended on the property of others, or leased or sold but not delivered or removed; all not belonging to and constituting a permanent part of the building described and only while contained in or attached to said building or on platforms attached thereto, or while located in the open within one hundred (100) feet thereof, or in or on vehicles or railway cars in the open within one hundred (100) feet thereof.

The insurance under this item shall also include the interest or liability under contract of the Insured in articles covered under this policy, purchased on the installment plan.

The liability of this Company under this item for loss to books of account, drawings, card index systems and other records shall not exceed the cost of blank books, blank pages or other materials, plus the actual cost of labor in transcribing or copying said records.

When this form is attached to a policy covering the perils of windstorm and hail or when the Extended Coverage Endorsement applies to this policy, it is a condition of this policy that cloth awnings, signs and metal smokestacks attached to the building or in the open are not covered under this item against loss by windstorm or hail unless the 80% or higher Coinsurance Clause applies to this item. It is a further condition of this policy that radio and television equipment on the outside of the building is not covered under this item against loss by windstorm or hail.

Contents Exclusions

It is a condition of this policy that the following are not covered under this item:

- (a) Accounts, bills, currency, deeds, evidences of debt, money, securities, aircraft, motor vehicles and trailers licensed for use on public highways;
- (b) The Insured's interest in personal property in which parties other than the Insured also have an insurable interest when the Insured's interest in said property is otherwise specifically covered;
- (c) Customers' Goods in Laundries, Dry Cleaning Establishments and other risks where the principal business conducted therein consists of altering, repairing, servicing or storing of customers' goods, unless specifically covered by endorsement hereon and unless the 90% or higher Coinsurance Clause applies to this item;
- (d) Personal property of employees and of officers of the corporation (not the Insured) unless specifically covered by endorsement hereon and unless the 80% or higher Coinsurance Clause applies to this item;
- (e) Patterns, molds, models and forms in manufacturing risks unless specifically covered by endorsement hereon and unless the 90% or higher Coinsurance Clause applies to this item;
- (f) Property of guests;
- (g) Property covered under any other item of this policy.

OFF-PREMISES COVERAGE (Applicable Only When The 80% Or Higher Coinsurance Clause Applies): The Insured may apply up to 2% of the amount of insurance applicable to each item of insurance covered under this policy, but not exceeding \$5,000.00 under each item, to cover the described property, other than merchandise or stock (raw, in process or finished), while temporarily removed from the described premises for purposes of cleaning, repairing, reconstruction or restoration.

This extension of coverage shall: (a) not apply to property in transit nor to property on any premises owned, leased, operated or controlled by the Insured; (b) not apply except as excess over the amount due from any other insurance covering the property, whether collectible or not; and (c) in no wise inure directly or indirectly to the benefit of any carrier or other bailee.

If the Insured elects to apply this optional extension of coverage, this Company shall not be liable for a greater proportion of any loss than would have been the case if all fire insurance policies covering the described property had contained an identical optional extension of coverage and the same election were made under all such policies.

IMPROVEMENTS AND BETTERMENTS COVERAGE (Applies Only when the Insured is not the Building Owner and Only when "Improvements and Betterments" is indicated on the first page of this policy as being a part of the Contents Coverage or as a separate item):

When insurance under this policy covers Improvements and Betterments, such insurance shall cover the Insured's use interest in Improvements and Betterments to the building described on the first page of this policy.

- (1) The term "Improvements and Betterments" wherever used in this policy is defined as fixtures, alterations, installations, or additions comprising a part of the described building(s) and made or acquired at the expense of the Insured, exclusive of rent paid by the Insured, but which are not legally subject to removal by the Insured.
- (2) The word "Lease" wherever used in this policy shall mean the lease or rental agreement, whether written or oral, in effect as of the time of loss.
- (3) In the event Improvements and Betterments are damaged or destroyed during the term of this policy by the perils insured against, the liability of this Company shall be determined as follows:
 - (a) If repaired or replaced at the expense of the Insured within a reasonable time after such loss, the actual cash value of the damaged or destroyed Improvements and Betterments.
 - (b) If not repaired or replaced within a reasonable time after such loss, that proportion of the original cost at time of installation of the damaged or destroyed Improvements and Betterments which the unexpired term of the lease at the time of loss bears to the period(s) from the date(s) such Improvements and Betterments were made to the expiration date of the lease.
 - (c) If repaired or replaced at the expense of others for the use of the Insured, there shall be no liability hereunder.
 - (d) If cloth awnings, signs and metal smokestacks, which qualify as Improvements and Betterments, are damaged or destroyed by windstorm or hail, there shall be no liability therefor unless the 80% or higher Coinsurance Clause applies.
 - (e) If radio and television equipment on the outside of the building is damaged or destroyed by windstorm or hail, there shall be no liability therefor.

Operation of Building Laws Clause: This Company shall not be liable for loss, including debris removal expense, occasioned directly or indirectly by enforcement of any local or state ordinance or law regulating the construction, repair or demolition of building(s) or structure(s), unless such liability is otherwise specifically assumed by endorsement hereon.

Coinsurance Clause (This Clause Void unless a Percentage is specified in the appropriate space on the first page of this policy or by Endorsement hereon): In consideration of the rate and/or form under which this policy is written, it is expressly stipulated and made a condition of this contract that the Insured shall at all times maintain contributing insurance on each item of property covered by this policy to the extent of at least the percentage specified on the first page of this policy of the actual cash value at the time of the loss, and that failing to do so, the Insured shall to the extent of such deficit bear his, her or their proportions of any loss.

In the event that the aggregate claim for any loss is less than 2% of the total amount of insurance upon the property described herein at the time such loss occurs, the Insured shall not be required to furnish any inventory of the undamaged property to establish the actual cash value referred to in the Coinsurance Clause provided, however, that nothing herein shall be construed to waive the application of the Coinsurance Clause.

If this policy be divided into two or more items, the foregoing conditions shall apply to each item separately.

Nuclear Clause: The word "fire" in this policy or endorsements attached hereto is not intended to and does not embrace nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and loss by nuclear reaction or nuclear radiation or radioactive contamination is not intended to be and is not insured against by this policy or said endorsements, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by "fire" or any other perils insured against by this policy or said endorsements; however, subject to the foregoing and all provisions of this policy, direct loss by "fire" resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

Debris Removal Endorsement (This endorsement applies only to items of insurance covering direct property loss): This insurance covers expenses incurred in the removal of all debris of the property covered hereunder which may be occasioned by loss caused by any of the perils insured against in this policy. However, the total liability under this policy for both loss to property and removal of debris shall not exceed the amount of insurance applying under this policy to the property damaged or destroyed. This Company shall not be liable for more than the proportion of such debris removal expense as the amount of insurance under this policy bears to the total amount of insurance on the property covered hereunder, whether or not all such insurance includes this clause.

If this policy covers on two or more items, this clause shall apply to each item separately.

Debris removal expense shall not be considered in the determination of actual cash value in the application of the Coinsurance Clause, if any, made a part of this policy.

Work and Materials Clause: Permission granted for such use of the premises as is usual or incidental to the occupancy as described herein.

Electrical Apparatus Clause: This Company shall not be liable for any loss resulting from any electrical injury or disturbance to electrical appliances, devices, fixtures or wiring caused by electrical currents artificially generated unless fire ensues and, if fire does ensue, this Company shall be liable only for its proportion of loss caused by such ensuing fire.

Subrogation Clause: It is hereby stipulated that this insurance shall not be invalidated should the Insured waive in writing prior to a loss any or all right of recovery against any party for loss occurring to the property described herein.

Loss Clause: Any loss hereunder shall not reduce the amount of this policy.

Liberalization Clause: If during the period that insurance is in force under this policy, or within 45 days prior to the inception date thereof, on behalf of this Company there be adopted, or filed with and approved or accepted by the insurance supervisory authorities, all in conformity with law, any changes in the form attached to this policy by which this form of insurance could be extended or broadened without increased premium charge by endorsement or substitution of form, then such extended or broadened insurance shall inure to the benefit of the Insured hereunder as though such endorsement or substitution of form had been made.

Breach of Warranty Clause: If this policy covers two or more buildings or the contents of two or more buildings, the breach of any condition or warranty of the policy in any one or more of the buildings insured or containing the property insured shall not prejudice the right to recover for loss occurring in any building insured or containing the property insured, where at the time of loss a breach of condition or warranty does not exist.

Alterations and Repairs Clause: Permission granted for alterations and repairs to any building herein described and for the construction of additions which attach to and communicate with such building, but if any building covered hereunder is protected by automatic sprinklers, this clause shall not be held to include the reconstruction or enlargement of any building so protected without the consent of this Company in writing. This clause does not waive or modify any of the terms or conditions of the Automatic Sprinkler Clause, if any, attached to this policy.

Subject to all its provisions and stipulations, this policy, if covering on building(s) or on the Insured's interest in improvements and betterments, is extended to cover such alterations, repairs and attached and communicating additions during the period of construction and after completion, including building materials and supplies therefor while on the described premises or within 100 feet thereof; and if covering on contents is extended to cover such contents as are covered under this policy in such attached and communicating additions.

THE PROVISIONS PRINTED ON THE BACK OF THIS FORM ARE HEREBY REFERRED TO AND MADE A PART HEREOF.



Form No. 18 (9-64)

NOTE TO AGENTS: NO CHANGE OR ALTERATION IN THIS FORM WILL BE PERMITTED EXCEPT BY ENDORSEMENT, COPY OF WHICH MUST BE SENT TO COMPANY.

Consequential Loss Clause: In consideration of the premium at which this policy is written, and subject to its provisions and stipulations, this policy is hereby extended to cover also consequential loss, except as excluded below, to stock (raw, in process or finished) or merchandise covered hereunder, caused by change in temperature or humidity resulting from damage by the perils insured against to equipment used for refrigerating, cooling, humidifying, dehumidifying, air conditioning, heating, generating or converting power (including their connections and supply or transmission lines and pipes) only when situated on the described premises or on the premises of the plant of which the building(s) described herein form a part.

If this clause is attached to a policy containing the Extended Coverage Endorsement, this Company shall not be liable hereunder for any loss specifically excluded under the Riot provisions of the Extended Coverage Endorsement or the provisions of the Vandalism and Malicious Mischief Endorsement, if also attached.

Standard Mortgage Clause (Applies to Building Items only, but this entire clause is void unless name of mortgagee or trustee is inserted on the first page of this policy in space provided therefor):

Loss or damage, if any, under this policy, shall be payable to the mortgagee or trustee, named on the first page of this policy, as interest may appear, and this insurance as to the interest of the mortgagee or trustee only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the within described property, nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title or ownership of the property, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy; provided, that in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee or trustee shall, on demand, pay the same.

Provided also, that the mortgagee or trustee shall notify this Company of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee or trustee and, unless permitted by this policy, it shall be noted thereon and the mortgagee or trustee shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise this policy shall be null and void.

This Company reserves the right to cancel this policy at any time as provided by its terms, but in such case this policy shall continue in force for the benefit only of the mortgagee or trustee for ten days after notice to the mortgagee or trustee of such cancellation and shall then cease, and this Company shall have the right, on like notice, to cancel this agreement.

Whenever this Company shall pay the mortgagee or trustee any sum for loss or damage under this policy, and shall claim that, as to the mortgagor or owner, no liability therefor existed, this Company shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may at its option pay to the mortgagee or trustee the whole principal due or to grow due on the mortgage, with interest accrued thereon to the date of such payment, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities; but no subrogation shall impair the right of the mortgagee or trustee to recover the full amount of his, her or their claim.

EXTENDED COVERAGE ENDORSEMENT

(Perils of Windstorm, Hail, Explosion, Riot, Riot Attending a Strike, Civil Commotion, Aircraft, Vehicles and Smoke)

(Effective Only When Premium for Extended Coverage Indicated on First Page of this Policy)

1 In consideration of the premium for this coverage, and subject to the provisions herein and in the policy to which this
2 endorsement is attached including endorsements thereon, this Policy is Extended to Insure Against Direct Loss by WIND-
3 **STORM, HAIL, EXPLOSION, RIOT, RIOT ATTENDING A STRIKE, CIVIL COMMOTION, AIRCRAFT, VEHICLES**
4 **AND SMOKE, except as hereinafter provided.**

5 **Provisions Applicable Only to Windstorm and Hail:** This Company shall not be liable for loss caused directly or indirectly
6 by frost or cold weather or ice (other than hail), snow or sleet, whether driven by wind or not.

7 This Company shall not be liable for loss to the interior of the building(s) or the property covered therein caused, (a) by
8 rain, snow, sand or dust, whether driven by wind or not, unless the building(s) covered or containing the property covered
9 shall first sustain an actual damage to roof or walls by the direct action of wind or hail and then shall be liable for loss to
10 the interior of the building(s) or the property covered therein as may be caused by rain, snow, sand or dust entering the
11 building(s) through openings in the roof or walls made by direct action of wind or hail or (b) by water from sprinkler equip-
12 ment or from other piping, unless such equipment or piping be damaged as a direct result of wind or hail.

13 Unless liability therefor is assumed in the form attached to this policy, or by endorsement hereon, this Company shall not
14 be liable for damage to the following property: (a) grain, hay, straw or other crops outside of buildings or (b) windmills,
15 windpumps or their towers, or (c) crop silos (or their contents), or (d) metal smokestacks or, when outside of buildings,
16 cloth awnings, signs, radio or television antennas including their lead-in wiring, masts or towers; or (e) lawns, trees, shrubs
17 or plants.

18 **Provisions Applicable Only to Explosion:** Loss by explosion shall include direct loss resulting from the explosion of accumu-
19 lated gases or unconsumed fuel within the firebox (or combustion chamber) of any fired vessel or within the flues or passages
20 which conduct the gases of combustion therefrom.

21 This Company shall not be liable for loss by explosion of steam boilers, steam pipes, steam turbines or steam engines, if
22 owned by, leased by or operated under the control of the Insured.

23 The following are not explosions within the intent or meaning of these provisions:

- 24 (a) Shock waves caused by aircraft, generally known as "sonic boom,"
- 25 (b) Electric arcing,
- 26 (c) Rupture or bursting of rotating or moving parts of machinery caused by centrifugal force or mechanical
27 breakdown,
- 28 (d) Water hammer,
- 29 (e) Rupture or bursting of water pipes,
- 30 (f) Rupture or bursting due to expansion or swelling of the contents of any building or structure, caused by or
31 resulting from water,
- 32 (g) Rupture, bursting or operation of pressure relief devices.

Any other explosion clause made a part of this policy is superseded by this endorsement.

Provisions Applicable Only to Riot, Riot Attending a Strike and Civil Commotion: Loss by riot, riot attending a strike or civil commotion shall include direct loss by acts of striking employees of the owner or tenant(s) of the described building(s) while occupied by said striking employees and shall also include direct loss from pillage and looting occurring during and at the immediate place of a riot, riot attending a strike or civil commotion. Unless specifically endorsed hereon, this Company shall not be liable for loss resulting from damage to or destruction of the described property due to change in temperature or humidity or interruption of operations whether or not such loss is covered by this policy as to other perils.

Provisions Applicable Only to Loss by Aircraft and Vehicles: The term "vehicles," as used in this endorsement, means vehicles running on land or tracks but not aircraft. Loss by aircraft or by vehicles shall include only direct loss resulting from actual physical contact of an aircraft or a vehicle with the property covered hereunder or with the building(s) containing the property covered hereunder, except that loss by aircraft includes direct loss by objects falling therefrom. This Company shall not be liable for loss (a) by any vehicle owned or operated by an Insured or by any tenant of the described premises; (b) by any vehicle to fences, driveways, walks or lawns, trees, shrubs or plants; (c) to any aircraft or vehicle including contents thereof other than stocks of aircraft or vehicles in process of manufacture or for sale.

Provisions Applicable Only to Smoke: The term "smoke" as used in this endorsement means only smoke due to a sudden, unusual and faulty operation of any heating or cooking unit, only when such unit is connected to a chimney by a smoke pipe or vent pipe, and while in or on the described premises but not smoke from fireplaces or industrial apparatus.

Nuclear Exclusion: Loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, or due to any act or condition incident to any of the foregoing, is not insured against by this Extended Coverage Endorsement, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by windstorm, hail, explosion, riot, riot attending a strike, civil commotion, aircraft, vehicles or smoke; and nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, is not "explosion" or "smoke".

War Risk Exclusion Clause: This Company shall not be liable for loss caused directly or indirectly by (a) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack, (1) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces; or (2) by military, naval or air forces; or (3) by an agent of any such government, power, authority or forces, it being understood that any discharge, explosion or use of any weapon of war employing nuclear fission or fusion shall be conclusively presumed to be such a hostile or warlike action by such government, power, authority or forces; (b) insurrection, rebellion, revolution, civil war, usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence.

Water Exclusion Clause: This Company shall not be liable for loss caused by, resulting from, contributed to or aggravated by any of the following:

- (a) flood, surface water, waves, tidal water or tidal wave, overflow of streams or other bodies of water, or spray from any of the foregoing, all whether driven by wind or not;
- (b) water which backs up through sewers or drains;
- (c) water below the surface of the ground including that which exerts pressure on or flows, seeps or leaks through sidewalks, driveways, foundations, walls, basement or other floors, or through doors, windows or any other openings in such sidewalks, driveways, foundations, walls or floors;

unless loss by explosion as insured against hereunder ensues, and then this Company shall be liable for only such ensuing loss.

Other Provisions: A claim for loss by any peril insured against by this endorsement shall not be barred because of change of occupancy, nor because of vacancy or unoccupancy.

This endorsement does not increase the amount(s) of insurance provided in this policy.

If this policy covers two or more items, the provisions of this endorsement shall apply to each item separately.

Apportionment Clause: This Company shall not be liable for a greater proportion of any loss less the amount of the deductible, if any, from any peril or perils included in this endorsement than (1) the amount of insurance under this policy bears to the whole amount of fire insurance covering the property, or which would have covered the property except for the existence of this insurance, whether collectible or not, and whether or not such other fire insurance covers against the additional peril or perils insured hereunder, nor (2) for a greater proportion of any loss less the amount of the deductible, if any, than the amount hereby insured bears to all insurance, whether collectible or not, covering in any manner such loss, or which would have covered such loss except for the existence of this insurance; except if any type of insurance other than fire extended to cover additional perils or windstorm insurance applies to any loss to which this insurance also applies, or would have applied to any such loss except for the existence of this insurance, the limit of liability of each type of insurance for such loss, hereby designated as "joint loss," shall first be determined as if it were the only insurance, and this type of insurance shall be liable for no greater proportion of joint loss than the limit of its liability for such loss bears to the sum of all such limits. The liability of this Company (under this endorsement) for such joint loss shall be limited to its proportionate part of the aggregate limit of this and all other insurance of the same type. The words "joint loss," as used in the foregoing, mean that portion of the loss in excess of the highest deductible, if any, to which this endorsement and other types of insurance above referred to both apply.

Provisions Applicable Only when this Endorsement is attached to a Policy Covering Rents or Consequential Loss: The term "direct," as applied to loss, means loss, as limited and conditioned in such policy, resulting from direct loss to described property from the peril(s) insured against; and, while the business of the owner or tenant(s) of the described building(s) is interrupted by a strike at the described location, this Company shall not be liable for any loss due to interference by any person(s) with rebuilding, repairing or replacing the property damaged or destroyed or with the resumption or continuation of business.



Form No. 18 (9-64) OHIO

CAUTION

WHEN THIS EXTENDED COVERAGE IS PURCHASED FOR ONE FIRE POLICY, THE INSURED SHOULD SECURE LIKE COVERAGE ON ALL FIRE POLICIES COVERING THE SAME PROPERTY.

DATE 6-22-72

SEWARD-DECKER-BARGAR & ASSOCIATES

634 Cleveland St. (Next to EST Bank)

Elyria Phone: 365-7305

Lorain: 233-6015 • Cleveland: 777-8787

P. O. BOX 1023 — ELYRIA, OHIO 44035



103-04986

Chemical Service Company
128 Locust Street
Elyria, Ohio 44035

PLEASE RETURN THIS
PORTION TO INSURE
PROPER CREDIT.
THANK YOU!

\$ _____
Payment Enclosed

AGENT		MORTGAGEE:						
Co.No.	POLICY PERIOD	C & T	POLICY NO. & DESCRIPTION			PREMIUM		BALANCE
						CHARGE		
15	7-20-72/73	828	89-7722 Second Installment Due Boiler and Machinery Insurance <i>paid</i> <i>7/19/72</i> <i>ck # 1156</i>			120.00		
FUTURE INSTALLMENTS ARE DUE & PAYABLE ➡			DATE	PREMIUM	DATE	PREMIUM	DATE	PREMIUM
			7-20-73	120.00				

Premiums Due and Payable on Effective Dates of Policy

Refer to Policy for Coverage. If This Insurance is Not Wanted, Return The Policy. Holding it Will Be Considered Acceptance.
Seward-Decker-Bargar & Associates, 634 Cleveland St. (Next to EST Bank), P. O. Box 1023, Elyria, Ohio 44035

VANDALISM AND MALICIOUS MISCHIEF ENDORSEMENT
(FOR USE ONLY WITH THE EXTENDED COVERAGE ENDORSEMENT)

1. In consideration of the premium for this coverage, and subject to the provisions of this policy and the Extended Coverage Endorsement attached thereto, the coverage under said Extended Coverage Endorsement is extended to include direct loss by Vandalism and Malicious Mischief.

2. **PROVISIONS APPLICABLE ONLY TO VANDALISM AND MALICIOUS MISCHIEF:** The terms "vandalism" and "malicious mischief" as used in this endorsement mean only willful and malicious damage to or destruction of the property covered hereunder.

3. This Company shall not be liable for loss if the described building(s) had been vacant beyond a period of thirty (30) consecutive days immediately preceding the loss, whether or not such period commenced prior to the inception date of this endorsement; but a building in process of construction shall not be deemed vacant.

4. This Company shall not be liable for loss —

- (a) to glass (other than glass building blocks) constituting a part of the building;
- (b) by pilferage, theft, burglary or larceny, except that this Company shall be liable for willful damage to the building(s) covered hereunder caused by burglars;
- (c) by explosion of steam boilers, steam pipes, steam turbines or steam engines, if owned by, leased by or operated under the control of the Insured; or by rupture or bursting of rotating or moving parts of machinery caused by centrifugal force or mechanical breakdown;
- (d) from depreciation, delay, deterioration or loss of market; nor, unless specifically endorsed hereon, for any loss resulting from change in temperature or humidity.

5. **NUCLEAR EXCLUSION:** Loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, or due to any act or condition incident to any of the foregoing, is not insured against by this endorsement, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by vandalism and malicious mischief.



Form No. 205 (1-64)

CAUTION

WHEN THIS ENDORSEMENT IS ATTACHED TO ONE FIRE POLICY, THE INSURED SHOULD SECURE LIKE COVERAGE ON ALL FIRE POLICIES COVERING THE SAME PROPERTY.

Co. No.	BILLING PERIOD	C & T	POLICY NO. & DESCRIPTION	PREMIUM		BALANCE
				CHARGE	CREDIT	
15	7-20-73/74	828	897722	120.00		
C. S.C.			Third Installment Due Boiler and Machinery Insurance	paid 7/16/73 ck #1350		
FUTURE INSTALLMENTS ARE DUE & PAYABLE ➡		DATE	PREMIUM	DATE	PREMIUM	DATE

Premiums Due and Payable on Effective Dates of Policy

Refer to Policy for Coverage. If This Insurance is Not Wanted, Return The Policy. Holding it Will Be Considered Acceptance.
Seward-Decker & Associates Insurance, 634 Cleveland St. (Next to EST Bank), P. O. Box 1023, Elyria, Ohio 44035

The Police Wish
You Out or
Cancelled.

CANCELATION NOTICE

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY
Hartford, Connecticut

July 21, 1966

CHEMICAL SERVICE CORP.

P. O. BOX 375

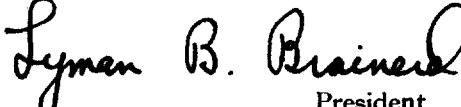
ELYRIA, OHIO

Please take notice that, in accordance with the terms and conditions of Policy No. 89-3364
issued to you by The Hartford Steam Boiler Inspection and Insurance Company, the said policy is hereby
canceled as of noon of July 31, 1966.

The return of any premium paid for this insurance will be made in accordance with the policy provisions.

Countersigned


Authorized Representative


President



PLEASE REMIT TO
SUPERVISING OFFICE

Gentlemen: Mr. Lglan is out of DATE

Town and has instructed me to mail out
this policy The total premium is

POLICY NUMBER	DATE	EXPLANATION	PREMIUM		RETURN PREMIUM
89-3364	12-22-65	Boiler policy	279	00	
Cancelled Not paid					

**THE HARTFORD STEAM BOILER
INSPECTION AND INSURANCE COMPANY**
HARTFORD, CONNECTICUT



PLEASE READ THIS POLICY

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY

(A Stock Insurance Company, herein called the Company)

Insuring Agreement

In consideration of the Premium, the Company agrees with the Insured named in the Declarations made a part hereof respecting loss from an Accident, as defined herein, occurring during the Policy Period, to an Object, as defined herein, while the Object is in use or connected ready for use at the Location specified for it in the Schedule, subject to the Declarations, to the Conditions, to other terms of this policy and to the Schedules and Endorsements issued to form a part thereof, as follows:

**SECTION I
Loss on
Property of
Insured**

To PAY for loss on the property of the Insured directly damaged by such Accident (or, if the Company so elects, to repair or replace such damaged property), excluding (a) loss from fire concomitant with or following an Accident or from the use of water or other means to extinguish fire, (b) loss from an Accident caused directly or indirectly by fire or from the use of water or other means to extinguish fire, (c) loss from a combustion explosion outside the Object concomitant with or following an Accident, (d) loss from flood unless an Accident ensues and the Company shall then be liable only for loss from such ensuing Accident, (e) loss from delay or interruption of business or manufacturing or process, (f) loss from lack of power, light, heat, steam or refrigeration and (g) loss from any other indirect result of an Accident;

**SECTION II
Expediting
Expenses**

To PAY, subject to exclusions (a) through (g) stated in Section I, and to the extent of any indemnity remaining after payment of all loss as may be required under Section I, for the reasonable extra cost of temporary repair and of expediting the repair of such damaged property of the Insured, including overtime and the extra cost of express or other rapid means of transportation, provided the Company's liability under this Section shall not exceed \$1,000;

**SECTION III
Property
Damage
Liability**

To PAY, to the extent of any indemnity remaining after payment of all loss as may be required under Sections I and II, such amounts as the Insured shall become obligated to pay by reason of the liability of the Insured for loss on property of others directly damaged by such Accident, including liability for loss of use of such damaged property of others;

**SECTION IV
Bodily
Injury
Liability**

To PAY, to the extent of any indemnity remaining after payment of all loss as may be required under Sections I, II and III, such amounts as the Insured shall become obligated to pay by reason of the liability of the Insured, including liability for care and loss of services, because of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by any person and caused by such Accident, except that the indemnity hereunder shall not apply to any obligation for which the Insured or any company as insurer of the Insured may be liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law; to PAY, irrespective of the Limit per Accident, for such immediate medical and surgical relief to others as shall be rendered at the time of the Accident;

**SECTION V
Defense
Settlement
Supplementary
Payments**

To DEFEND the Insured against claim or suit alleging liability under Section III, and under Section IV if insurance under Section IV is included, unless or until the Company shall elect to effect settlement thereof; and to PAY all costs taxed against the Insured in any legal proceeding defended by the Company in accordance with such Sections, all interest accruing after entry of judgment rendered in connection therewith up to the date of payment by the Company of its share of such judgment, all premiums on appeal bonds required in such legal proceedings, all premiums on bonds to release attachments for an amount not in excess of the applicable limits of liability for Sections III and IV, and all expenses incurred by the Company for such defense; the amounts incurred under Section V are payable by the Company irrespective of the Limit per Accident, except settlements of claims and suits.

In Witness Whereof, THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY
has caused this policy to be signed by its President and Secretary at Hartford, Connecticut.

Franklin M. Stevenson
Secretary

Lyman B. Brainerd
President

Countersigned by.....
Agent

CONDITIONS

Limit per Accident

1. The Company's total liability for loss from any One Accident shall not exceed the amount specified as Limit per Accident. The term "One Accident" shall be taken as including all resultant or concomitant Accidents whether to one Object or to more than one Object or to part of an Object. The inclusion herein of more than one Insured shall not operate to increase the limits of the Company's liability.

Blanket Group Plan

2. With respect to a described group of Objects opposite which the word "Blanket" is entered in the column captioned "Designating Number of Object" of any Schedule forming a part of the policy, each Object, of such group of Objects, shall be considered as being designated and described in such Schedule, except that unless specifically included in any group description, any Object not owned by, leased by or operated under the control of the Insured is not included for insurance hereunder.

The premiums for all kinds of insurance afforded by this policy as applicable thereto shall be adjusted as follows:

- (a) Any premium applicable to such group or groups of Objects shall be adjusted, as of the effective date such insurance applies, on the basis of the information obtained at the time of the Company's survey of such Objects that are in use or connected ready for use as of such effective date; and
- (b) The premium, including revisions of premium due to changes in the rating of Objects under the Blanket Group Plan, shall be adjusted pro rata at the end of each policy year on the basis of the information obtained by the Company, either as respects such Objects added to such Blanket Group Plan that are in use or connected ready for use prior to the end of such policy year or as respects such Objects withdrawn, during such policy year, from such Blanket Group Plan using the rates in effect at the time the applicable insurance was made effective as though such changes and such insurance had been specifically effected or terminated at the end of the first six months of the policy year, except that if, as respects a described group of Objects, insurance under the Blanket Group Plan is in effect for only a part of a policy year, such adjustments shall be computed as of the mid-date of such part of the policy year. The term "Policy Year" shall be understood to mean a period of one year from the effective date of the policy or any anniversary thereof.

Other Insurance—Bodily Injury

3. In the event there is in effect any insurance or any agreement to pay the Insured, or on his behalf, for loss of the kind described in Section IV, the insurance afforded under Section IV, if any, shall not be considered as contributing insurance and shall become effective and applicable only with respect to any part of the loss of the Insured for bodily injuries for which there is not in effect such other insurance or agreement. If there is not in effect any insurance or agreement with respect to such loss, the insurance, if any, under Section IV may be applied to any part of said loss.

Other Insurance—Property

4. The words "joint loss", as used herein, mean loss to which both this insurance and other insurance carried by the Insured apply. In the event of such "joint loss",

- (a) The Company shall be liable under this policy only for the proportion of the said joint loss that the amount which would have been payable under this policy on account of said joint loss, had no other insurance existed, bears to the combined total of the said amount and the amount which would have been payable under all other insurance on account of said joint loss, had there been no insurance under this policy, but
- (b) In case the policy or policies affording such other insurance do not contain a clause similar to Clause (a), the Company shall be liable under this policy only for the proportion of said joint loss that the amount insured under this policy, applicable to said joint loss, bears to the whole amount of insurance, applicable to said joint loss.

War Damage Exclusion

5. This policy does not apply to loss from an Accident caused directly or indirectly by

- (a) hostile or warlike action, including action in hindering, combating or defending against an actual, impending or expected attack, by
 - (1) any government or sovereign power (de jure or de facto) or any authority maintaining or using military, naval or air forces,
 - (2) military, naval or air forces, or
 - (3) an agent of any such government, power, authority or forces;
- (b) insurrection, rebellion, revolution, civil war or usurped power, including any action in hindering, combating or defending against such an occurrence, or by confiscation by order of any government or public authority.

Nuclear Energy Exclusion

6. This policy does not apply to loss, whether it be direct or indirect, proximate or remote,

- (a) from an Accident caused directly or indirectly by nuclear reaction, nuclear radiation or radioactive contamination, all whether controlled or uncontrolled; or
- (b) from nuclear reaction, nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, caused directly or indirectly by, contributed to or aggravated by an Accident;

nor shall the Company be liable for any loss covered in whole or in part by any contract of insurance, carried by the Insured, which also covers any hazard or peril of nuclear reaction or nuclear radiation.

CONDITIONS

(Continued)

Property Valuation

7. The limit of the Company's liability for loss on the property of the Insured shall not exceed the actual cash value thereof at the time of the Accident. If, as respects the damaged property of the Insured, the repair or replacement of any part or parts of an Object is involved, the Company shall not be liable for the cost of such repair or replacement in excess of the actual cash value of said part or parts or in excess of the actual cash value of the Object, whichever value is less. Actual cash value in all cases shall be ascertained with proper deductions for depreciation, however caused.

Inspection and Suspension

8. The Company shall be permitted at all reasonable times during the Policy Period to inspect any Object and the premises where said Object is located. Upon the discovery of a dangerous condition with respect to any Object, any representative of the Company may immediately suspend the insurance with respect to an Accident to said Object by written notice mailed or delivered to the Insured at the Address of the Insured, as specified in the Declarations, or at the Location of the Object, as specified for it in the Schedule. Insurance so suspended may be reinstated by the Company, but only by an Endorsement issued to form a part of this policy. The Insured shall be allowed the unearned portion of the premium paid for such suspended insurance, pro rata, for the period of suspension.

Notice of Accident and Adjustment

9. When an Accident occurs, written notice shall be given by or on behalf of the Insured to the Company or any of its authorized agents as soon as practicable. The Insured shall give like notice of any claim made on account of such Accident. The Company shall have reasonable time and opportunity to examine the property and the premises of the Insured before repairs are undertaken or physical evidence of the Accident is removed, except for protection or salvage. Proof of loss shall be made by the Insured in such form as the Company may require. If suit is brought against the Insured for loss to which this insurance is applicable, the Insured shall immediately forward to the Company any summons or other process served upon the Insured. The Insured upon request of the Company shall render every assistance in facilitating the investigation and adjustment of any claim, submitting to examination and interrogation by any representative of the Company. The Insured shall not voluntarily assume any liability or incur any expense, other than at the Insured's own cost, except as otherwise expressly permitted in this policy, or interfere in any negotiation for settlement or any legal proceeding, without the consent of the Company previously given in writing.

Cancellation

10. This policy may be canceled by the Insured by mailing to the Company written notice stating when thereafter such cancellation shall be effective. This policy may be canceled by the Company by mailing to the Insured at the Address of the Insured, as specified in the Declarations, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice and the effective date and hour of cancellation stated in the notice shall become the end of the Policy Period. Delivery of such written notice either by the Insured or by the Company shall be equivalent to mailing. If the Insured cancels, the earned premium shall be computed in accordance with the Short Rate Cancellation Table printed hereon. If the Company cancels, the earned premium shall be computed pro rata. Premium adjustment may be made at the time cancellation is effected and, if not then made, shall be made as soon as practicable after cancellation becomes effective. The Company's check or the check of its representative mailed or delivered as aforesaid shall be a sufficient tender of any refund of premium due the Insured. If the premium for this policy has been determined by applying any discount in accordance with a Premium Gradation Plan, the determination of the return premium for any cancellation shall be subject to the Premium Gradation Rules set forth in the Company's Manual of Rules and Rates applicable.

Subrogation

11. In the event of any payment under this policy, the Company shall be subrogated to the Insured's rights of recovery therefor against any person or organization and the Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured shall do nothing after the Accident to prejudice such rights.

Assignment

12. Assignment of interest under this policy shall not bind the Company until its consent is endorsed hereon; if, however, the Insured shall die or be adjudged bankrupt or insolvent during the Policy Period, this policy, unless canceled, shall, if written notice be given to the Company within sixty days after the date of such death or adjudication, cover the Insured's legal representative as the Insured.

Action Against Company—Sections I and II

13. No action shall lie against the Company unless, as a condition precedent thereto, the Insured shall have fully complied with all the terms of this policy, nor unless commenced within fourteen months from the date of the Accident.

Action Against Company—Sections III and IV

14. No action shall lie against the Company unless, as a condition precedent thereto, the Insured shall have fully complied with all the terms of this policy, nor until the amount of the Insured's obligation to pay has been finally determined either by judgment against the Insured after trial or by written agreement of the Insured, the claimant and the Company. The Insured upon request of the Company shall aid in effecting settlements, in securing evidence and the attendance of witnesses and in prosecuting appeals. Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. Nothing contained in this policy shall give any person or organization any right to join the Company as a codefendant in any action against the Insured to determine the Insured's liability. Bankruptcy or insolvency of the Insured or of the Insured's estate shall not relieve the Company of any of its obligations hereunder.

(Continued on next page)

CONDITIONS

(Continued)

Changes

15. By accepting this policy, the Insured agrees that this policy embodies all agreements existing between the Insured and the Company or any of its agents relating to this insurance. Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the Company from asserting any rights under this policy; nor shall the terms of this policy be waived or changed, except by Endorsement issued to form a part of this policy. The additional or return premium for any such Endorsement shall be computed in accordance with the Company's Manual of Rules and Rates applicable to such change.

Premium Gradation

16. If the premium for this policy has been determined by applying any discount in accordance with a Premium Gradation Plan, the determination of the additional or return premium for any subsequent change in the policy shall be subject to the Premium Gradation Rules set forth in the Company's Manual of Rules and Rates applicable.

Schedules and Endorsements

17. The insurance afforded hereunder shall apply only to loss from an Accident to an Object designated and described in a Schedule or Endorsement forming a part hereof, containing the description of such Object, the definition thereof, the definition of Accident and other provisions as applicable to the said Object.

Malicious Mischief

18. Subject to the War Damage Exclusion of this policy, any Accident, as defined in any Schedule or Endorsement forming a part hereof, arising out of strike, riot, civil commotion, acts of sabotage, vandalism or malicious mischief, shall be considered "accidental" within the terms of said definition.

Automatic Coverage

19. Any Object (except any Object of the portable type moved from place to place so that its operation customarily would not be restricted to one Location) within the Continental United States (except Alaska), similar to any Object designated and described in any Schedule forming a part of the policy

- (a) hereafter installed by the Insured at any location specified in any of the Schedules of the policy shall be considered as added to the policy as of the time said Object is first placed in operation by the Insured, subject to the Limit per Accident specified for the Location where the Object is installed, and subject to the insurance (excluding Outage Insurance) applicable to another similar Object at the Location where the Object is installed, except that if there are no other similar Objects at said Location, such Object hereafter installed shall be subject to the insurance (excluding Use and Occupancy, Outage, Consequential Damage, and any other indirect insurance) applicable to another similar Object at any Location, or
- (b) existing in any property hereafter acquired by the Insured shall be considered as added to the policy as of the time said Object is first placed in operation by the Insured, subject to the insurance (excluding Use and Occupancy, Outage, Consequential Damage and any other indirect insurance) applicable to any similar Object insured under the policy and all subject to the highest Limit per Accident applicable to any similar Object at any specified Location,

provided that the Insured notifies the Company in writing within ninety days after said date of first operation, but not otherwise, and agrees to pay the required additional premium for insurance on said Object in accordance with the Company's Manual of Rules and Rates in force on the date said Object is first placed in operation by the Insured.

SHORT RATE CANCELTION TABLE

Showing percentage of premium to be taken as earned premium.

MONTHS POLICY IN FORCE	ONE YEAR POLICY	TWO YEAR POLICY	THREE YEAR POLICY	MONTHS POLICY IN FORCE	TWO YEAR POLICY	THREE YEAR POLICY	MONTHS POLICY IN FORCE	THREE YEAR POLICY
1	31.3	17.9	12.5	13	60.7	42.5	25	72.5
2	37.5	21.4	15.0	14	64.3	45.0	26	75.0
3	43.8	25.0	17.5	15	67.9	47.5	27	77.5
4	50.0	28.6	20.0	16	71.4	50.0	28	80.0
5	56.3	32.1	22.5	17	75.0	52.5	29	82.5
6	62.5	35.7	25.0	18	78.6	55.0	30	85.0
7	68.8	39.3	27.5	19	82.1	57.5	31	87.5
8	75.0	42.9	30.0	20	85.7	60.0	32	90.0
9	81.3	46.4	32.5	21	89.3	62.5	33	92.5
10	87.5	50.0	35.0	22	92.9	65.0	34	95.0
11	93.8	53.6	37.5	23	96.4	67.5	35	97.5
12	100.0	57.1	40.0	24	100.0	70.0	36	100.0

Less than one month shall count as a whole month and the percentage to be used shall be that specified for the next succeeding number of whole months.

(Note—The use of this Table is subject to provisions specified elsewhere in the policy)

Policy Number 89-3364 Identification Number

DECLARATIONS

Item 1. Name of Insured CHEMICAL SERVICE CORP.

Item 2. Address of Insured P. O. Box 375, Elyria, Ohio

Item 3. Policy Period: From Dec. 22, 1965 to Dec. 22, 1968 Standard Time, as to each of said dates, at the place where the Accident occurs.

Item 4. Limit per Accident TWENTY-FIVE THOUSAND Dollars (\$ 25,000.)

Item 5. The word "loss" in the first paragraph of the Insuring Agreement means loss under Sections I, II, III and V of the Insuring Agreement and also under Section IV if such coverage is indicated as included. Coverage under Section IV is Included (included or excluded)

Item 6. Premium \$ 279.00

Item 7. Schedules numbered 1, Endorsements numbered B, 1 and 2, and Endorsement A (Definitions), are made a part of the policy at inception date.

If Endorsement B forms a part of the policy, this Schedule shall not include any Blanket Group Description, set forth in said Endorsement, for which a Code does not appear below.

SCHEDULE OF OBJECTS

Schedule No. 1

Location of Objects 128 Locust St.
described below Elyria Lorain Ohio
City County State

Section of Endt. A	Designating Number of Object	Description of Objects — Other Provisions	Coverage
A	Blanket	Item No. 1 Code B-1	Broad

Explanatory Agreements

DEFINITIONS AND SPECIAL PROVISIONS

It is agreed that Endorsement A (Definitions) is hereby made a part of the policy, and that the letter in the column headed "Section of Endt. A" of any Schedule of the policy identifies the Section of said Endorsement A applicable to the Object described opposite said letter.

BLANKET GROUP PLAN LOCATION ENDORSEMENTS

It is agreed that the locations listed in Column I of any Blanket Group Plan Location Endorsement, forming a part of the policy, are hereby considered as inserted in the space for "Location of Objects described below" on any Schedule, forming a part of the policy, on which Blanket Group descriptions appear, except that if item numbers are inserted in the column headed "Blanket Group Item Nos." on the said Endorsement, the Location expressed for such item numbers shall be inserted on the said Schedules only with respect to the said Blanket Group Items.

LIMIT PER ACCIDENT

It is agreed that if an amount is specified as "Limit per Accident" with respect to any Location described on any Schedule or Endorsement, forming a part of the policy, said amount is the Limit per Accident as respects all Objects at the said Location instead of the amount specified as Limit per Accident in Item 4 of the Declarations of the policy. If in One Accident there should occur an Accident, as defined for the respective Object, to each of two or more Objects covered by the policy, the total liability of the Company for loss from said One Accident shall not exceed the Limit per Accident as respects that one of the said Objects for which the highest Limit per Accident is provided.

ADDITIONAL INSURED

It is agreed that any name mentioned as "Additional Insured" on any Schedule or Endorsement, forming a part of the policy, shall be considered as also inserted in Item 1 of the Declarations of the policy as an Insured, as interest may appear, with respect only to loss from an Accident to any of the Objects insured under the policy at the Location for which the Additional Insured is shown.

UNINSURED OBJECTS

It is agreed that any Object listed in a column headed "Uninsured Objects" on any Schedule or Endorsement, forming a part of the policy, shall not be considered as included in any Blanket Group description as shown on any Schedule forming a part of the policy.

RESERVE OR SEASONAL OBJECTS

It is agreed that any Object listed as a Reserve or Seasonal Object on any Schedule or Endorsement issued for the policy, is insured at a reduced rate and the charge for said Object is therefore subject to Minimum Premium requirements. Such Minimum Premium requirements shall apply under the Blanket Group Plan only with respect to the addition or elimination of insurance as respects an entire group of Objects at any one Location. When the period of coverage for said Object is other than one, two or three full years, the premium for said Object, for such period, shall be the same premium that would be charged for a period equal to the next higher number of full years.

KANSAS AND NEBRASKA

It is agreed, with respect only to loss from an Accident to an Object located in the State of Kansas or in the State of Nebraska, that Condition 13 of the policy is hereby stricken out and the following is substituted therefor:

13. No action shall lie against the Company unless, as a condition precedent thereto, the Insured shall have fully complied with all the terms of this policy, nor unless commenced within five years from the date of the Accident.

MICHIGAN

It is agreed that, if Item 2 of the Declarations of the policy includes any address in the State of Michigan, the second and third sentences of the Cancellation Condition are amended to read as follows:

This policy may be canceled by the Company by mailing to the Insured at his address last known to the Company or its authorized agent written notice stating when not less than ten days thereafter such cancellation shall be effective. The effective date and hour of cancellation stated in the notice shall become the end of the Policy Period.

VERMONT

It is agreed, with respect only to loss from an Accident to an Object located in the State of Vermont, that if the Company continues the litigation by appeal or otherwise without the Insured's consent in any particular case in which judgment has been rendered against the Insured for damages constituting the kind of loss on which insurance under Section IV of the policy would become applicable, no limitation of liability under the policy shall be valid with respect to any amount in addition to said judgment which the Insured may be obliged to pay on any subsequent judgment in said case.

Attached to and forming a part of the policy numbered on the reverse side.

Issued..... This Endorsement forms a part of

Endorsement No. 1

Policy No. 89-3364 Ident. No.

Canceling Endorsement No. -

Insured CHEMICAL SERVICE CORP.

This Endorsement is effective from noon of Dec. 22, 1965

Item 1. Premium \$Included in Policy

Item 2. Daily Indemnity \$ 100.

Item 3. Premises 128 Locust St., Elyria, Ohio

(Description and Location)

Item 4. Business Production
(Production, Sales, Rents or Income)

Item 5. Commencement of Liability determined with respect to Time of Accident
("Time of Accident" or specified midnight)

Item 6. Other Address for Notice of Accident Cleveland, Ohio

INSURING AGREEMENT

In consideration of the Premium specified in Item 1 and subject to the Exclusions and Conditions of this Endorsement, the Company hereby agrees, with respect to Business on the Premises described in Item 3,

1. To pay the Insured the amount of Daily Indemnity, specified in Item 2, for each Day of Total Prevention of Business;
2. To pay the Insured a part of the Daily Indemnity for each Day of Partial Prevention of Business; and
3. To pay that amount of expense which is reasonably incurred by the Insured or the Company to reduce or avert Prevention of Business, but only to the extent that the total amount, that otherwise would have been paid under Sections 1 and 2 of this Agreement, is thereby reduced;

provided the Total Prevention of Business or the Partial Prevention of Business is caused solely by an Accident, which occurs while this Endorsement is in effect, as defined in the Section of Endorsement A entered in Column I below as applicable to an Object of the kind shown therewith, which Object is designated and described in the Schedule identified by the Schedule No. specified therewith in Column I below and while said Object is in use or connected ready for use; all subject to the Limit of Loss specified in Column II below for said Object for any One Accident, except that in the event One Accident occurs to more than one Object, the Limit of Loss for said One Accident shall not exceed the highest Limit of Loss specified for any one of the said Objects.

COLUMN I			COLUMN II
Schedule No.	Section of Endorsement A	Kind of Object	Limit of Loss
1	A	Boilers	\$ 10,000.

EXCLUSIONS

The Company shall not be liable for payment for any Prevention of Business

- a. Resulting from any loss to which any exclusion in clause (a), (b), (c) or (d) of Section I of the Insuring Agreement of the policy applies;
- b. Resulting from an Accident to which the War Damage Exclusion of the policy applies;
- c. Resulting from any loss to which the Nuclear Energy Exclusion of the policy applies;
- d. For any time during which Business would not or could not have been carried on if the Accident had not occurred; or
- e. Resulting from the failure of the Insured to use due diligence and dispatch and all reasonable means in order to resume Business.

If, following an Accident, any lease, license or order is suspended, lapsed or canceled, the Company shall not be liable for payment for any Prevention of Business occurring after the time when Business could have been resumed if said lease, license or order had not lapsed or had not been suspended or canceled.

In the event that an Accident occurs to an Object to which any Special Provision, of Endorsement A identified by the Section thereof specified herein for said Object, applies which affects the property loss payable as the result of an Accident to said Object, the Company's liability for any payment for Prevention of Business resulting from the damage causing the loss shall be subject to any such Special Provision.

If any Schedule or Endorsement identified above is replaced, the replacement Schedule No. or Endorsement No. shall be considered as substituted for the Schedule No. or Endorsement No. specified above.

Conditions A, B, C, D, E and F printed on the back of this sheet are hereby made a part of this Endorsement.

814N Use and Occupancy (Valued)

(OVER)

ENDORSEMENT

USE AND OCCUPANCY

(Valued)

(Continued)

CONDITIONS

Conditions A, B, C, D, E and F mentioned on the reverse side of this sheet are as follows:

LIABILITY

A. The liability of the Company under this Endorsement for payment for any one Day, for one or more Accidents, shall not exceed the amount specified as Daily Indemnity for said Day. The Company's total liability under this Endorsement, on account of any One Accident, shall not exceed the amount specified as Limit of Loss. The Daily Indemnity and the Limit of Loss shall apply irrespective of the Limit per Accident as specified in the policy.

If more than one Insured is named, the Company shall not be liable under this Endorsement for any payment in excess of that for which it would have been liable if only one Insured had been named.

The liability of the Company under this Endorsement shall not be limited by the expiration of the policy.

The liability of the Company under this Endorsement for the Prevention of Business shall be determined separately for each Day.

NOTICE OF ACCIDENT

B. The Insured shall send notice of Accident, by telegram, at the Company's expense, or by letter, to the Company at its Home Office or to its office at the other address specified in Item 6, and Commencement of Liability, determined in accordance with Item 5 and Condition C, shall depend upon the arrival of said notice at whichever of the cities it reaches first.

COMMENCEMENT OF LIABILITY

C. The liability of the Company under this Endorsement for payment on account of an Accident shall commence at a time fixed by the arrival of the notice of Accident as provided in Condition B. If the Commencement of Liability is stated as determined with respect to "Time of Accident", the Company shall not be liable for payment for Prevention of Business during any period before the twenty-fourth hour prior to such arrival of the notice. If the Commencement of Liability is stated as determined with respect to a specified midnight, the Company shall not be liable for payment for Prevention of Business during any period prior to the specified midnight after such arrival of the notice. If the Standard or Daylight Time in effect at the address to which a notice is sent is different from that in effect at the location where the Accident occurred, the time of the receipt of such notice, for the determination of the Commencement of Liability, shall be considered on the basis of the Time in effect where the Accident occurred.

DEFINITIONS

D. "Day" shall mean a period of twenty-four consecutive hours, beginning at midnight.

If the word "Production" is shown in Item 4, "Business" shall mean the production on the Premises of the finished product ready for packing, shipment or sale.

If the word "Sales" is shown in Item 4, "Business" shall mean the gross sales on the Premises.

If the word "Rents" is shown in Item 4, "Business" shall mean the rents collectible from the Premises.

If the word "Income" is shown in Item 4, "Business" shall mean the gross income on the Premises.

"Current Business" shall mean one-third of the total Business on the Premises during the three Days next preceding the Day of the Accident, or during any other three Days selected by the Insured in any calendar week in the eight calendar weeks, in each of which there has been any Business on the Premises, next preceding the Day of the Accident.

"Total Prevention of Business" shall mean the prevention of all Business on the Premises during all of a Day.

"Reduction in Business" shall mean the amount determined by subtracting the amount of the total Business on the Premises for each Day following an Accident from the amount of Current Business.

"Partial Prevention of Business" shall mean a decrease in Business on the Premises during part or all of a Day, sufficient to make the total Business for said Day less than Current Business. The liability of the Company for Partial Prevention of Business for said Day shall be determined by dividing the amount of Reduction in Business, caused by the Accident, for said Day by the amount of Current Business and then multiplying the result so obtained by the Daily Indemnity for said Day.

The definition of "Object" and the definition of "Accident", as those terms are used in this Endorsement, shall be the definition of "Object" and the definition of "Accident" respectively, in the Section of Endorsement A specified herein for the Object. The definition of "One Accident" as the term is used in this Endorsement shall be the definition of "One Accident" as specified in the policy.

REDUCTION OF PAYMENT

E. As soon as possible after an Accident the Insured shall resume Business, in whole or in part, and shall utilize every available means, including surplus machinery, duplicate parts, equipment, supplies and surplus or reserve stock, which may be owned, controlled or used by the Insured, which might reduce the amount for which the Company would otherwise be liable under this Endorsement. The Company may take such means as will in the opinion of the Company reduce or avert Prevention of Business on the Premises or supply the functions of the Premises in some other way. All extra expense so incurred, by the Insured as permitted in Section 3 of the Insuring Agreement of this Endorsement or by the Insured at the written direction of the Company or by the Company, shall be a part of and not in addition to the Limit of Loss.

GENERAL

F. Except as provided by this Endorsement, all the terms, conditions, provisions and definitions of the policy and of any Schedule or Endorsement forming a part thereof, shall govern the insurance provided by this Endorsement.

Issued.....-.....This Endorsement forms a part of

Endorsement No.....2.....

Policy No.....89-3364.....Ident. No.....

Canceling Endorsement No.....-

Insured.....CHEMICAL SERVICE CORP.,.....

This Endorsement is effective from noon of.....Dec. 22, 1965.....

In consideration of an additional premium of \$ Included in Policy, the Company agrees that loss on property of the Insured as specified in Section I of the Insuring Agreement of the policy shall mean the amount actually expended by the Insured to repair or replace such property of the Insured, and the Property Valuation Condition of the policy is deleted, all subject to the following provisions:

1. The damaged property shall be repaired or replaced within twelve months from the date of the Accident unless such period is extended with written consent of the Company.
2. If a coinsurance clause is applicable to the payment of loss under Section I of the Insuring Agreement of the policy, the words "replacement cost" are substituted for the words "actual cash value" wherever they appear in said coinsurance clause.
3. The Company's liability for any repair or replacement shall be limited to the smaller of the following:
 - a. The cost at the time of the Accident to repair the said property, or
 - b. The cost at the time of the Accident to replace the said property on the same site with property of like kind, capacity, size and quality;

provided that in the event the replacement is by property of a better kind or quality or of larger capacity or size, the liability of the Company shall not exceed the amount that would be paid if the replacement had been made by property of like kind, capacity, size and quality.

4. The Company shall not be liable for:
 - a. any increase in the cost of repair or replacement necessitated by any ordinance or law regulating or restricting repair, construction or installation,
 - b. loss or damage to property useless to the Insured or obsolete to the Insured,
 - c. the cost of repairing or replacing any part or parts of an Object which is in excess of the cost of repairing or replacing the entire Object, or
 - d. the cost of repairing or replacing property described below which is in excess of the amount that would have been paid had this Endorsement not been in effect:

No Exclusions.....

5. If any damaged property is not repaired or replaced, the Company's liability as respects such property shall be limited to the amount that would have been paid had this Endorsement not been in effect.

ENDORSEMENT A (1)

DEFINITIONS

Section A BOILERS, FIRED VESSELS AND ELECTRIC STEAM GENERATORS—Broad Coverage

DEFINITION OF OBJECT. "Object" shall mean any complete vessel designated and described in the Schedule and shall also include 1. any steel economizer used solely with such vessel, 2. any indirect water heater used for hot water supply service which is directly in the water circulating system of such vessel and which does not form a part of a water storage tank, and 3. any piping on the premises of the Insured, or between parts of said premises, with valves, fittings, traps and separators thereon, which contains steam or condensate thereof, generated in whole or in part in such vessel, and any feedwater piping between such vessel and its feed pump or injector; but Object shall not include (a) any part of such vessel or piping which does not contain water or steam, (b) any reciprocating or rotating machine, (c) any electrical apparatus; (d) any piping not on the premises of the Insured, used to supply any premises not owned by, leased by or operated under the control of the Insured; nor (e) any other piping, any radiator, convactor, coil, vessel or apparatus except as included in Sections 1, 2 and 3 above.

DEFINITION OF ACCIDENT. As respects any Object designated and described in the Schedule, opposite the description of which the word "Broad" is inserted in the column headed "Coverage", "Accident" shall mean a sudden and accidental breakdown of the Object, or a part thereof, which manifests itself at the time of its occurrence by physical damage to the Object that necessitates repair or replacement of the Object or part thereof; but Accident shall not mean (a) depletion, deterioration, corrosion, or erosion of material; (b) wear and tear; (c) leakage at any valve, fitting, shaft seal, gland packing, joint or

connection; (d) the breakdown of any vacuum tube, gas tube or brush; (e) the breakdown of any structure or foundation supporting the Object or any part thereof; nor (f) the functioning of any safety device or protective device.

FURNACE EXPLOSION. If the abbreviation "FE" is entered in the Schedule opposite the description of the Object in the column captioned "Coverage", a sudden and accidental explosion of gas or unconsumed fuel within the furnace of said Object or within the gas passages therefrom to the atmosphere shall be an Accident to said Object, but if the abbreviation "FE" is not so inserted, the furnace of the Object and the gas passages therefrom to the atmosphere shall be considered as "outside the Object" and such an explosion shall not constitute an Accident.

SPECIAL PROVISIONS. 1. As respects any vessel designated and described in the Schedule which uses a heat transfer medium other than water, such heat transfer medium and its vapor shall be considered as substituted for the words "water" and "steam", wherever such words are used in the definitions of this Endorsement. 2. The Company shall not be liable for loss from an Accident to any Object designated and described in the Schedule while said Object is undergoing a hydrostatic pressure test. 3. Each Object designated and described in the Schedule and which is a Class H or Class 1 Boiler is subject to Minimum Premium requirements; and when the period of coverage for said Object is other than one, two or three full years, the premium for said Object, for such period, shall be the same premium that would be charged for a period equal to the next higher number of full years.

Section B BOILERS, FIRED VESSELS AND ELECTRIC STEAM GENERATORS—Limited Coverage

DEFINITION OF OBJECT. Same as in Section A.

DEFINITION OF ACCIDENT. As respects any Object designated and described in the Schedule, opposite the description of which the word "Limited" is inserted in the column headed "Coverage", "Accident" shall mean a sudden and accidental tearing asunder of the Object, or a part thereof, caused by the pressure of water or steam therein, but cracking shall not constitute a sudden and accidental tearing asunder,

nor shall Accident mean (a) depletion, deterioration, corrosion, or erosion of material; (b) wear and tear; (c) leakage at any valve, fitting, joint or connection; nor (d) the functioning of any safety device or protective device.

FURNACE EXPLOSION. Same as in Section A.

SPECIAL PROVISIONS. Same as in Section A.

Section C UNFIRED VESSELS (Except Electric Steam Generators)

DEFINITION OF OBJECT. "Object" shall mean any complete vessel designated and described in the Schedule; but shall not include (a) any part of such vessel which is not under pressure of contents therein or which is not under vacuum therein; (b) any reciprocating or rotating apparatus within or forming a part of such vessel; (c) any electrical apparatus within or forming a part of such vessel; (d) any piping leading to or from such vessel; (e) any cylinder containing a movable plunger or piston; nor (f) any vessel, radiator, inductor, convactor or coil connected to or used with a refrigerating system or an air conditioning system.

DEFINITION OF ACCIDENT. "Accident" shall mean a sudden and accidental breakdown of the Object, or a part thereof, which manifests itself at the time of its occurrence by physical damage to the Object that necessitates repair or replacement of the Object or part

thereof; but Accident shall not mean (a) depletion, deterioration, corrosion, or erosion of material; (b) wear and tear; (c) leakage at any valve, fitting, shaft seal, gland packing, joint or connection; (d) the breakdown of any vacuum tube, gas tube or brush; (e) the breakdown of any structure or foundation supporting the Object or any part thereof; nor (f) the functioning of any safety device or protective device.

SPECIAL PROVISIONS. 1. The Company shall not be liable for loss from an Accident to any Object designated and described in the Schedule while said Object is undergoing a hydrostatic, pneumatic or gas pressure test. 2. Any Object designated and described in the Schedule which is used for the storage of gas or liquid and which is periodically filled, moved, emptied and refilled in the course of its normal service, shall be considered as "connected ready for use" within the terms of the policy.

Section D AUXILIARY PIPING

DEFINITION OF OBJECT. "Object" shall mean any piping designated and described in the Schedule, including any valve, fitting, trap or separator thereon; but Object shall not include any radiator, convactor, coil or other vessel or apparatus connected to such piping.

DEFINITION OF ACCIDENT. Same as in Section C.

SPECIAL PROVISION. The Company shall not be liable for loss from an Accident to any Object designated and described in the Schedule while said Object is undergoing a hydrostatic, pneumatic or gas pressure test.

Section E

SYSTEMS OF REFRIGERATING AND AIR CONDITIONING VESSELS AND PIPING

DEFINITION OF OBJECT. "Object" shall mean any system designated and described in the Schedule consisting of 1. all interconnected vessels, coils and piping which contain the refrigerant specified for the Object in the Schedule, 2. all vessels which contain coils within which such refrigerant is circulated, 3. any vessel, heated directly or indirectly, which functions as a generator, regenerator or concentrator and which forms a part of an absorption type system, 4. all valves and fittings on such vessels, coils and piping; and as respects any system designated and described in the Schedule for which "AVP INC" (the abbreviation for "Additional Vessels and Piping Included") is inserted, but not otherwise, Object shall also include 5. all vessels, radiators, inductors, convectors and coils together with valves and fittings thereon, which are connected to or used with the system and within which steam, water, brine or other solution is circulated for cooling, humidifying or space heating; and all piping containing water, brine or other solution interconnecting such vessels, radiators, inductors, convectors and coils, together with valves and fittings on such piping; but Object shall not include (a) any steam boiler, steam piping or hot water boiler; (b) any reciprocating or rotating machine or apparatus; (c) any electrical apparatus; (d) any apparatus mounted on or forming a part of a truck or other vehicle, or any hose, flexible device or nonmetallic pipe connected to such apparatus; nor (e) any vessel, cooling tower, reservoir or other source of supply of cooling water for any condenser or compressor together with any water piping leading to or from such source of supply.

DEFINITION OF ACCIDENT. Same as in Section C.

AMMONIA CONTAMINATION LIMIT. The Company's liability for loss, including salvage expense, with respect to damage by ammonia contacting or permeating property under refrigeration or in process requiring refrigeration, resulting from an Accident to an Object designated and described in the Schedule, shall not exceed \$1,000, or shall not exceed the amount, if any, specified as the Ammonia Contamination Limit with the description of said Object in the Schedule, provided that in the event One Accident occurs to more than one Object, the Ammonia Contamination Limit for said One Accident shall be the highest Ammonia Contamination Limit specified for any one of the said Objects, any such Ammonia Contamination Limit being a part of and not in addition to the Limit per Accident.

WATER DAMAGE LIMIT. The Company's liability for loss, including salvage expense, on property damaged by water, resulting from an Accident to an Object designated and described in the Schedule, shall not exceed \$1,000, or shall not exceed the amount, if any, specified as the Water Damage Limit with the description of said Object in the Schedule, provided that in the event One Accident occurs to more than one Object, the Water Damage Limit for said One Accident shall be the highest Water Damage Limit specified for any one of the said Objects, any such Water Damage Limit being a part of and not in addition to the Limit per Accident.

SPECIAL PROVISION. Same as in Section D.

Section F

RESIDENCE BOILERS AND VESSELS

DEFINITION OF OBJECT. With respect to a group of Objects described in the Schedule as "Residence Boilers and Vessels", any boiler, piping or vessel of the types designated below, which is within the Residence, shall be considered as being designated and described in the Schedule, and "Object" shall mean any such complete boiler, piping or vessel:

Steam Heating Boilers
Hot Water Heating Boilers and Expansion Tanks Used in Connection Therewith
Hot Water Supply Boilers
Hot Air Furnaces and Stoves
Water Fronts and Water Backs
Storage Water Heaters, Coil Water Heaters and Electric Water Heaters
Economizers Used for Hot Water Supply Service
Water Supply Tanks and Air Tanks
Incinerators and Garbage Burners Used for Hot Water Supply Service
Steam Piping, Including Valves and Pipe Fittings Thereon;

but shall not include (a) any piping other than steam piping; (b) any radiator, convector or pipe coil used for heating the Residence; (c) any part of such boiler or vessel which is not under pressure of contents therein or which is not under vacuum therein; (d) any reciprocating or rotating machine; nor (e) any electrical apparatus.

DEFINITION OF RESIDENCE. "Residence" shall mean the building at the Location specified in the Schedule and shall also include any garage or other outbuilding used in connection therewith and heated by the same heating system, provided the heating unit supplying said system is not installed in any outbuilding other than a garage.

DEFINITION OF ACCIDENT. Same as in Section C.

FURNACE EXPLOSION. Same as in Section A.

LOSS OF USE. If the words "Loss of Use—Included" are entered in the Schedule with the description of Object and a Daily Indemnity and Limit of Loss are specified therewith, but not otherwise, it is agreed that the Company will pay the Insured the amount specified as Daily Indemnity, for each day (or pro rata of said amount for a fraction of a day) of Prevention of Occupancy of the Residence, caused solely by an Accident to an Object covered hereunder, subject to the specified Limit of Loss for any One Accident. The Insured shall send notice of Accident, by telegram, at the Company's expense, or by letter,

to the Company at its Home Office or to its office at the Other Address specified in the Schedule with the description of Object, and the Company shall not be liable for payment for Prevention of Occupancy during any period before the twenty-fourth hour prior to the arrival of said notice at whichever of the cities it reaches first. If Loss of Use is included hereunder, such insurance shall be subject also to the following provisions: 1. The liability of the Company for payment for any One Day shall not exceed the amount specified as Daily Indemnity; and the Company's total liability for payment for any Prevention of Occupancy, on account of any One Accident, shall not exceed the amount specified as Limit of Loss. Said amounts shall apply irrespective of the Limit per Accident. 2. If more than one Insured is named, the Company shall not be liable for payment for any Prevention of Occupancy in excess of that for which it would have been liable if only one Insured had been named. 3. "Day" shall mean a period of twenty-four consecutive hours, beginning at midnight. 4. "Prevention of Occupancy" shall mean the prevention of the use of the Residence so that the Residence cannot be occupied by any person except a caretaker or a watchman required for the protection of the property. The period of Prevention of Occupancy shall not be limited by the expiration of the policy. 5. The Company shall not be liable for payment for any Prevention of Occupancy (a) Resulting from any loss to which any exclusion in clause (a), (b), (c) or (d) of Section I of the Insuring Agreement of the policy applies; (b) Resulting from an Accident to which the War Damage Exclusion of the policy applies; (c) Resulting from any loss to which the Nuclear Energy Exclusion of the policy applies; (d) For any time during which the Residence would not or could not have been occupied if the Accident had not occurred; or (e) Resulting from the failure of the Insured to use due diligence and dispatch and all reasonable means in order to resume Occupancy. 6. The Company may adopt such measures as will in the opinion of the Company permit the Occupancy of the Residence or the Company may require the Insured to adopt such measures, any extra expense so incurred at the written direction of the Company to be paid by the Company. All such expenses, whether incurred by the Company or by the Insured at the written direction of the Company, shall be a part of and not in addition to the Limit of Loss.

SPECIAL PROVISIONS. (a) As respects any Object covered hereunder, the Company shall not be liable under this Section for any loss under Section IV of the Insuring Agreement of the policy. (b) The Company shall not be liable for loss from an Accident to any Object covered hereunder while said Object is undergoing a hydrostatic, pneumatic or gas pressure test.

ENDORSEMENT B (1)

CODED BLANKET GROUP DESCRIPTIONS

It is agreed that when a Code shown below is inserted in a column for Description of Objects in any policy or Binder to which this Endorsement is attached, the Blanket Group Description shown below for said Code shall be considered as inserted in the said column in lieu of the Code.

Note: If no rating size or capacity is specified for a Code, the matter in brackets [] shall be considered as entirely eliminated from the Blanket Group Description for such Code.

Codes

Blanket Group Descriptions

Boilers and Pressure Vessels

- B-1** Steel Steam Boilers, Cast Iron Steam Boilers, Fired Track Locomotive Boilers and Electric Steam Generators.
- B-2** Steel Hot Water Boilers, Cast Iron Hot Water Boilers, Fired Storage Water Heaters and Fired Coil Water Heaters.
- B-3** Steel Boilers, Cast Iron Boilers, Fired Storage Water Heaters, Fired Coil Water Heaters, Fired Track Locomotive Boilers and Electric Steam Generators.
- B-4** Steam and Hot Water Boilers, excluding (1) Fired Track Locomotive Boilers, (2) Electric Steam Generators, (3) Fired Storage Water Heaters and (4) Fired Coil Water Heaters.
-
- UV-1b** Metal Unfired Pressure Vessels which are permanently located on the Premises of the Insured at the above described Location and which are subject to vacuum or internal pressure other than static pressure of contents, excluding (1) any such Vessel forming an integral part of a rotating or reciprocating machine, (2) Rotating cylinders, rotating rolls, heater chests or heater plates forming a part of a machine, (3) Radiators, (4) Hot or Cold Blast Heating or Cooling Units and (5) Electric Steam Generators.
- UV-2a** Metal Unfired Pressure Vessels which are permanently located on the Premises of the Insured at the above described Location and which are subject to vacuum or internal pressure other than static pressure of contents, as follows: Rotating cylinders, rotating rolls, heater chests or heater plates forming a part of a machine, including interconnecting metal piping between such Vessels forming a part of a single machine.
- UV-3** Metal Unfired Pressure Vessels which are permanently located on the Premises of the Insured at the above described Location and which are subject to vacuum or internal pressure other than static pressure of contents, as follows: Tanks for the storage of compressed air, Hydro-Pneumatic Tanks, Hot Water Storage Tanks with or without internal heating coils, Coil Water Heaters and Electric Water Heaters.
- UV-4** Metal Unfired Pressure Vessels which are permanently located on the Premises of the Insured at the above described Location and which are subject to vacuum or internal pressure other than static pressure of contents, as follows: (pressure vessels as stated for this item).
-
- RS-1b** Refrigerating Systems, excluding (1) any Compression Type System forming a part of a Small Refrigerating Unit having an electric motor with a capacity of 15 hp or less driving the compressor, (2) any Absorption Type System having a refrigerating capacity of 15 tons or less and (3) any such System forming a part of an Air Conditioning Unit having a capacity of 600,000 Btu/hr, or less.
- RS-2b** Refrigerating Systems, excluding any such System having a refrigerating capacity of 3 hp (3 tons) or less.
-
- AP-1** Metal Air Piping.
- AP-2** Metal Steam Piping and Metal Condensation Return Piping on the Premises of the Insured at the above described Location supplied by Boilers not at the said Location and not owned, operated or controlled by the Insured.



BINDER
Boiler and Machinery Insurance

Nº 15098 -1

BRANCH OFFICE CODE 89

NAME OF APPLICANT

CHEMICAL SERVICE CORP.

MAILING ADDRESS

P. O. Box 375

LOCATION OF RISK

128 Locust St.

EFFECTIVE DATE AND TIME (Noon, A.M. or P.M.)

December 22, 1965

CITY

Elyria

CITY

Elyria

INSPECTING DEPT. CODE

COUNTY

Lorain

COUNTY

Lorain

KIND OF BUSINESS

Chemical Reclaiming

STATE

Ohio

STATE

Ohio

DIRECT DAMAGE: LIMIT PER ACCIDENT

\$25,000.

CONTAMINATION LIMIT (Ref. Sys.)

-

PART OF LIMITS AS FOLLOWS:

BODILY INJURY (Included or Excluded)

Included

REPAIR OR REPLACEMENT (Included or Excluded)

Included

INDIRECT COVERAGES and OTHER CONDITIONS: (Only as specified herein)

Use and Occupancy - Valued

Commencing Time of Accident

Daily Indemnity \$100. - Limit of Loss \$10,000.

Premises: Same as Location of Risk

Endorsement B (1) attached hereto is hereby made a part of this Binder.

AGENT OR BROKER AND ADDRESS

Louis B. Iglauer, 410 Hanna Bldg., Cleveland, Ohio 44115

LIST

DESCRIPTION OF OBJECTS

Coverages

Schedule
Code No.

Optional
Coverage Code

B - 1

1

Bd

When accepted by an authorized representative of the Company, the applicant is insured in accordance with the Binder on the back hereof.

ISSUED DATE

December 23, 1965

TIME (Noon, A.M. or P.M.)

9:30 A.M.

ACCEPTED FOR THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY

BY

(OVER)

Authorized Representative

BINDER

The Company accepting this risk acknowledges itself bound by the terms, conditions and limitations of the policy (or policies) of insurance, and of the Schedules and Endorsements, in current use by the Company for the kind (or kinds) of insurance specifically ordered in the application for insurance from the effective date and hour specified therein and the Insured accepts this Binder under such terms, conditions and limitations. Unless previously canceled, as hereinafter provided, this Binder shall terminate at 12:00 o'clock noon on the thirtieth day following the day upon which this Binder takes effect. Acceptance by the Insured of a policy (or policies) as ordered, in place hereof, shall render this Binder null and void. This Binder may be canceled at any time by the Insured, or by the agent or broker who placed the risk, by notice to the Company or by the surrender of this Binder stating when thereafter such cancellation shall become effective. This Binder may be canceled by the Company by written notice to the Insured, and to the agent or broker who placed the risk, stating when, not before 12:00 o'clock noon of the third business day following the date of mailing, such cancellation shall become effective. A premium charge at the rates and in compliance with the rules of the Manual of Rules and Rates in use by the Company when this Binder becomes effective will be made for the time this Binder is in effect, if no policy of insurance in place hereof is issued and accepted by the Insured.

This Binder shall not apply if any insurance on the Objects covered hereby has been canceled, suspended or the renewal thereof declined by any insurance company during the past year, within the knowledge of the applicant or of the agent or of the broker placing the risk. The Objects to which this Binder applies and the coverage applicable thereto are set forth in the List, using the numbers and codes as shown below. No Optional Coverage shall be afforded in connection with any Object unless specifically designated for such Object.

NOTE: Reference to time in this Binder shall mean Standard Time at the place of issue.

The Company's Schedules and the Optional Coverages referred to in the List on the reverse side are those mentioned below:

BOILER INSURANCE

Schedule Form	Schedule Code No.	Optional Coverage Code
Boilers	1	Bd — Broad Ltd — Limited BP — Piping (Steam Boilers only) FE — Furnace Explosion
Unfired Vessels	2	Contents Limit \$1,000 per Object unless otherwise specified.
Refrigerating Systems	3	BP — Brine Piping
Auxiliary Piping	4	
Residence Boilers and Vessels	5	FE — Furnace Explosion

MACHINERY INSURANCE

Schedule Form	Schedule Code No.	Optional Coverage Code
Steam Engines	6	
Internal Combustion Engines	7	
Reciprocating Pumps and Compressors	8	

MACHINERY INSURANCE (Continued)

Schedule Form	Schedule Code No.	Optional Coverage Code
Turbines	9	Bkd — Breakdown Ltd — Limited Comb — Combined Expl — Explosion
Wheels and Shafting (Except Gear Wheels)	10	
Gears	11	
Electrical Machines	12	
Miscellaneous Electrical Apparatus	13	
Miscellaneous Machines	14	
Miscellaneous Units	15	
Deep-Well Pump Units	16	

ENDORSEMENT B (1)

CODED BLANKET GROUP DESCRIPTIONS

It is agreed that when a Code shown below is inserted in a column for Description of Objects in any policy or Binder to which this Endorsement is attached, the Blanket Group Description shown below for said Code shall be considered as inserted in the said column in lieu of the Code.

Note: If no rating size or capacity is specified for a Code, the matter in brackets [] shall be considered as entirely eliminated from the Blanket Group Description for such Code.

Codes

Blanket Group Descriptions

Boilers and Pressure Vessels

- B-1** Steel Steam Boilers, Cast Iron Steam Boilers, Fired Track Locomotive Boilers and Electric Steam Generators.
- B-2** Steel Hot Water Boilers, Cast Iron Hot Water Boilers, Fired Storage Water Heaters and Fired Coil Water Heaters.
- B-3** Steel Boilers, Cast Iron Boilers, Fired Storage Water Heaters, Fired Coil Water Heaters, Fired Track Locomotive Boilers and Electric Steam Generators.
- B-4** Steam and Hot Water Boilers, excluding (1) Fired Track Locomotive Boilers, (2) Electric Steam Generators, (3) Fired Storage Water Heaters and (4) Fired Coil Water Heaters.
-
- UV-1b** Metal Unfired Pressure Vessels which are permanently located on the Premises of the Insured at the above described Location and which are subject to vacuum or internal pressure other than static pressure of contents, excluding (1) any such Vessel forming an integral part of a rotating or reciprocating machine, (2) Rotating cylinders, rotating rolls, heater chests or heater plates forming a part of a machine, (3) Radiators, (4) Hot or Cold Blast Heating or Cooling Units and (5) Electric Steam Generators.
- UV-2a** Metal Unfired Pressure Vessels which are permanently located on the Premises of the Insured at the above described Location and which are subject to vacuum or internal pressure other than static pressure of contents, as follows: Rotating cylinders, rotating rolls, heater chests or heater plates forming a part of a machine, including interconnecting metal piping between such Vessels forming a part of a single machine.
- UV-3** Metal Unfired Pressure Vessels which are permanently located on the Premises of the Insured at the above described Location and which are subject to vacuum or internal pressure other than static pressure of contents, as follows: Tanks for the storage of compressed air, Hydro-Pneumatic Tanks, Hot Water Storage Tanks with or without internal heating coils, Coil Water Heaters and Electric Water Heaters.
- UV-4** Metal Unfired Pressure Vessels which are permanently located on the Premises of the Insured at the above described Location and which are subject to vacuum or internal pressure other than static pressure of contents, as follows: (pressure vessels as stated for this item).
-
- RS-1b** Refrigerating Systems, excluding (1) any Compression Type System forming a part of a Small Refrigerating Unit having an electric motor with a capacity of 15 hp or less driving the compressor, (2) any Absorption Type System having a refrigerating capacity of 15 tons or less and (3) any such System forming a part of an Air Conditioning Unit having a capacity of 600,000 Btu/hr, or less.
- RS-2b** Refrigerating Systems, excluding any such System having a refrigerating capacity of 3 hp (3 tons) or less.
-
- AP-1** Metal Air Piping.
- AP-2** Metal Steam Piping and Metal Condensation Return Piping on the Premises of the Insured at the above described Location supplied by Boilers not at the said Location and not owned, operated or controlled by the Insured.

CHANGE ENDORSEMENT
(TO BE ATTACHED TO POLICY)
(For Removal Permit See Reverse Side)

Attached to and forming part of Policy No. 395138
 of the Phoenix Assurance Company of New York
 issued at its Lorain, Ohio STATE Ohio Agency Effective Date of Endorsement 2-8-66
 Date of Policy 11-26-65 Expiration Date 11-26-66 Term one year
 Last Amount of Policy \$ 5,000. Add'l. - ~~Canceled~~ Amt. \$ 5,000.00 New Total Amount of Policy \$ 10,000.00
 If rate is changed, show previous rate — Prepaid 2.588 / .096 D.P.P.

(1) PERIL	(2) AMOUNT OF INSURANCE (Including Changes If Any)	PREPAID		(4) ADDITIONAL OR RETURN PREMIUM DUE FOR REMAINDER OF POLICY TERM <input checked="" type="checkbox"/> Additional <input type="checkbox"/> Return	COMPLETE FOR DEFERRED PREMIUM PAYMENT ONLY			(8) CASH EXCHANGE DUE HEREWITH <input type="checkbox"/> Due Company <input type="checkbox"/> Due Insured	FOR CO. USE	CODE
		<input checked="" type="checkbox"/> RATE OR (3) D. P. P. <input type="checkbox"/> ANNUAL RATE			(5) NEW (2X3) <input type="checkbox"/> Payments Remaining	(6) PREVIOUS	(7) CHANGE (5-6) <input type="checkbox"/> Increase <input type="checkbox"/> Reduction			
FIRE	10,000.00	2.588		103.00						10-
E.C.E.	X X X X X	.096		5.00						20-
49D-A.P.	X X X X X									28-0000
49S-O.P.	X X X X X									28-0000
V&M.M.	X X X X X									20-
TOTAL				108.00						

Note: Col. 4 is used for both prepaid and D.P.P.P. policies. Under D.P.P.P., the premiums entered in Col. 4 must equal those in Col. 7 times number of payments remaining, plus those in Col. 8.

Name of Insured Chemical Service Company
 Location of Property 134 Locust Street (rated as 134 Maple St.)

This Space for Home Office Use

HERE GIVE STREET NUMBER, OR LOT OR BLOCK NUMBER OR SECTION, TOWNSHIP AND RANGE

City } Elyria, State of Ohio
 Town }
 Book No. Map No.

Property Insured Contents
 (STATE WHETHER BUILDING, MACHINERY OR STOCK, AND WHETHER SPECIFIC OR BLANKET, IF

SPECIFIC STATE AMOUNT ON EACH ITEM, IF MORE THAN ONE, IF DWELLING, GIVE CONSTRUCTION AND NO. OF FAMILIES.)

Clauses—Coinsurance 80%
 (STATE WHAT % AND ITEMS TO WHICH THE CLAUSE APPLIES)

Policy Subject to Form No(s). 18, 25

INSERT FORM NUMBER(S) AND EDITION DATE(S)

(ADDITIONAL PROVISIONS AND ENDORSEMENTS, IF ANY.)

It is hereby understood and agreed in consideration of the \$108.00 additional premium, that the total of said policy is increased to \$10,000.00 of Contents.

It is further understood and agreed that coverage is provided for any improvements or betterments.

All other terms and conditions remain the same.

In consideration of \$ return premium, receipt of which is hereby acknowledged, and of the revised payments as set forth above, this policy is reduced in the amount of \$ leaving \$ in force.

Insured Mortgagee

All other provisions and stipulations of this policy remain unchanged.



Form No. 25 (4-60)

 Agent.

NOTE TO AGENTS: When this endorsement is used to reduce the amount of the policy, the signature of the Insured and Mortgagee should be secured.

Sommers Ins. Agency

REMOVAL PERMIT
(TO BE ATTACHED TO POLICY)
(For Change Endorsement See Reverse Side)

Attached to and forming part of Policy No.
of the.....
issued at its.....NAME OF INSURANCE COMPANY.....Agency, Date of Removal.....
Date of Policy.....Expiration Date.....Term.....
Last Amount of Policy \$.....Addn'l. - Canceled Amt. \$.....New Total Amount of Policy \$.....
If rate is changed, show previous rate — Prepaid.....D.P.P.....

(1) PERIL	(2) AMOUNT OF INSURANCE (Including Changes If Any)	PREPAID		(4) ADDITIONAL OR RETURN PREMIUM DUE FOR REMAINDER OF POLICY TERM	COMPLETE FOR DEFERRED PREMIUM PAYMENT ONLY			(8) CASH EXCHANGE DUE HEREWITH	FOR CO. USE	CODE
		<input type="checkbox"/> RATE OR (3) D. P. P. <input type="checkbox"/> ANNUAL RATE	<input type="checkbox"/> Additional <input type="checkbox"/> Return		PAYMENT DUE AT EACH ANNIVERSARY		CHANGE (5-6)			
					(5) NEW (2X3) <input type="checkbox"/> Payments Remaining	(6) PREVIOUS	(7) <input type="checkbox"/> Increase <input type="checkbox"/> Reduction			
FIRE										10-
E.C.E.	X X X X X									20-
49D-A.P.	X X X X X									28-0000
49S-O.P.	X X X X X									28-0000
V.&M.M.	X X X X X									20-
TOTAL										

Note: Col. 4 is used for both prepaid and D.P.P.P. policies. Under D.P.P.P., the premiums entered in Col. 4 must equal those in Col. 7 times number of payments remaining, plus those in Col. 8.

Name of insured.....
Permission is hereby given during the period of ten days from date hereof to remove the property covered under this policy from.....
.....HERE GIVE STREET NUMBER, OR LOT OR BLOCK NUMBER OR SECTION, TOWNSHIP AND RANGE.....
to the new location named below.

During such removal this policy shall attach in each location in such proportion as the value of the property covered at each location bears to the aggregate value in both locations. After the expiration of said ten (10) days (or prior thereto if the removal shall have been completed), this policy shall attach in the new location only.

It is a condition of this permit that all terms, provisions, conditions and clauses in the policy and in all forms, riders and endorsements thereto attached, except as herein expressly modified, shall continue and apply at new location.

Item No.	Amount Fire or Fire and Extended Coverage, or Other Peril	Per Cent of Coinsurance Applicable	DESCRIPTION AND LOCATION OF PROPERTY COVERED Show construction, type of roof and occupancy of building(s) covered or containing the property covered. If occupied as a dwelling, state number of families.
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1. - \$

Clauses—Coinsurance.....(STATE WHAT % AND ITEMS TO WHICH THE CLAUSE APPLIES).....
Policy Subject to Form No(s).....
.....INSERT FORM NUMBER(S) AND EDITION DATE(S).....

In consideration of \$.....return premium, receipt of which is hereby acknowledged, and of the revised payments as set forth above, this policy is reduced in the amount of \$.....leaving \$.....in force.

.....Insured.....Mortgagee

All other provisions and stipulations of this policy remain unchanged.



Form No. 25 (4-60)

.....Agent.

NOTE TO AGENTS: When this endorsement is used and the amount of the policy is reduced, the signature of the Insured and Mortgagee should be secured.

No. 39-51-38

New
RENEWAL OF No.

PHENIX
Assurance Company
of New York

A Capital Stock Company



HOME OFFICE: PHOENIX HOUSE
1180 AVENUE OF THE AMERICAS
NEW YORK 36, NEW YORK

Insured's Name and Mailing Address

CHEMICAL SERVICE COMPANY
134 LOCUST STREET
ELYRIA, OHIO

11-26-65 11-26-66
Inception (Mo. Day Yr.) Expiration (Mo. Day Yr.)

Years

It is important that the written portions of all policies covering the same property read exactly alike. If they do not, they should be made uniform at once.

INSURANCE IS PROVIDED AGAINST ONLY THOSE PERILS AND FOR ONLY THOSE COVERAGES INDICATED BELOW BY A PREMIUM CHARGE AND AGAINST OTHER PERILS AND FOR OTHER COVERAGES ONLY WHEN ENDORSED HEREON OR ADDED HERETO.

AMOUNT	RATE	PREPAID TERM PREMIUM DUE AT INCEPTION	ANNUAL PAYMENT DUE UNDER DEF. PREM. PAY. PLAN	PERIL(S) Insured Against and Cover- age(s) Provided (Insert Name of Each)
\$ 5,000.00	\$.829 STR	\$ 41.00	\$	FIRE AND LIGHTNING
xxxxxxx	\$.096	\$ 5.00	\$	EXTENDED COVERAGE
	\$	\$	\$	
	\$	\$	\$	
\$ TOTAL PREMIUM		TOTAL(S) \$ 46.00	\$	
FOR POLICY TERM UNDER D. P. P.				

Item No.	Amount Fire or Fire and Extended Cov- erage, or Other Peril	Per Cent of Co-Insurance Applicable	DESCRIPTION AND LOCATION OF PROPERTY COVERED Show construction, type of roof and occupancy of building(s) covered or containing the property covered. If occupied as a dwelling state number of families.
-------------	---	---	---

1.- \$ 5,000.00 80% On the Contents, consisting of chemical refining equipment, located in the brick and concrete block building, approved roof, at 134 Locust Street, rated as 134 Maple St., Elyria, Ohio.

Subject to Form No(s).

18 (9-64)

attached hereto.

Mortgage Clause: Subject to the provisions of the mortgage clause attached hereto, loss, if any, on building items, shall be payable to:

INSERT NAME(S) OF MORTGAGEE(S) AND MAILING ADDRESS(ES)

Agency at Lorain, Ohio

Somers Ins. Agency

Countersignature Date

11-26-65

H. B. Somers, Jr.

IN CONSIDERATION OF THE PROVISIONS AND STIPULATIONS HEREIN OR ADDED HERETO AND OF the premium above specified, this Company, for the term of years specified above from inception date shown above At Noon (Standard Time) to expiration date shown above At Noon (Standard Time) at location of property involved, to an amount not exceeding the amount(s) above specified, does insure the insured named above and legal representatives, to the extent of the actual cash value of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality within a reasonable time after such loss, without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair, and without compensation for loss resulting from interruption of business or manufacture, nor in any event for more than the interest of the insured, against all **DIRECT LOSS BY FIRE, LIGHTNING AND BY REMOVAL FROM PREMISES ENDANGERED BY THE PERILS INSURED AGAINST IN THIS POLICY, EXCEPT AS HEREINAFTER PROVIDED**, to the property described herein while located or contained as described in this policy, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from the perils insured against in this policy, but not elsewhere.

Assignment of this policy shall not be valid except with the written consent of this Company.

This policy is made and accepted subject to the foregoing provisions and stipulations and those hereinafter stated, which are hereby made a part of this policy, together with such other provisions, stipulations and agreements as may be added hereto, as provided in this policy.

1 **Concealment,** This entire policy shall be void if, whether
2 **fraud.** before or after a loss, the insured has wil-
3 fully concealed or misrepresented any ma-
4 terial fact or circumstance concerning this insurance or the
5 subject thereof, or the interest of the insured therein, or in case
6 of any fraud or false swearing by the insured relating thereto.
7 **Uninsurable** This policy shall not cover accounts, bills,
8 **and** currency, deeds, evidences of debt, money or
9 **excepted property.** securities; nor, unless specifically named
10 hereon in writing, bullion or manuscripts.
11 **Perils not** This Company shall not be liable for loss by
12 **included.** fire or other perils insured against in this
13 policy caused, directly or indirectly, by: (a)
14 enemy attack by armed forces, including action taken by mili-
15 tary, naval or air forces in resisting an actual or an immediately
16 impending enemy attack; (b) invasion; (c) insurrection; (d)
17 rebellion; (e) revolution; (f) civil war; (g) usurped power; (h)
18 order of any civil authority except acts of destruction at the time
19 of and for the purpose of preventing the spread of fire, provided
20 that such fire did not originate from any of the perils excluded
21 by this policy; (i) neglect of the insured to use all reasonable
22 means to save and preserve the property at and after a loss, or
23 when the property is endangered by fire in neighboring prem-
24 ises; (j) nor shall this Company be liable for loss by theft.
25 **Other Insurance.** Other insurance may be prohibited or the
26 amount of insurance may be limited by en-
27 dorsement attached hereto.
28 **Conditions suspending or restricting insurance. Unless other-**
29 **wise provided in writing added hereto this Company shall not**
30 **be liable for loss occurring**
31 (a) while the hazard is increased by any means within the con-
32 trol or knowledge of the insured; or
33 (b) while a described building, whether intended for occupancy
34 by owner or tenant, is vacant or unoccupied beyond a period of
35 sixty consecutive days; or
36 (c) as a result of explosion or riot, unless fire ensue, and in
37 that event for loss by fire only.
38 **Other perils** Any other peril to be insured against or sub-
39 **or subjects.** ject of insurance to be covered in this policy
40 shall be by endorsement in writing hereon or
41 added hereto.
42 **Added provisions.** The extent of the application of insurance
43 under this policy and of the contribution to
44 be made by this Company in case of loss, and any other pro-
45 vision or agreement not inconsistent with the provisions of this
46 policy, may be provided for in writing added hereto, but no pro-
47 vision may be waived except such as by the terms of this policy
48 is subject to change.
49 **Waiver** No permission affecting this insurance shall
50 **provisions.** exist, or waiver of any provision be valid,
51 unless granted herein or expressed in writing
52 added hereto. No provision, stipulation or forfeiture shall be
53 held to be waived by any requirement or proceeding on the part
54 of this Company relating to appraisal or to any examination
55 provided for herein.
56 **Cancellation** This policy shall be cancelled at any time
57 **of policy.** at the request of the insured, in which case
58 this Company shall, upon demand and sur-
59 render of this policy, refund the excess of paid premium above
60 the customary short rates for the expired time. This poli-
61 cy may be cancelled at any time by this Company by giving
62 to the insured a five days' written notice of cancellation with
63 or without tender of the excess of paid premium above the pro-
64 rata premium for the expired time, which excess, if not ten-
65 dered, shall be refunded on demand. Notice of cancellation shall
66 state that said excess premium (if not tendered) will be re-
67 funded on demand.
68 **Mortgagee** If loss hereunder is made payable, in whole
69 **interests and** or in part, to a designated mortgagee not
70 **obligations.** named herein as the insured, such interest in
71 this policy may be cancelled by giving to such
72 mortgagee a ten days' written notice of can-
73 cellation.
74 If the insured fails to render proof of loss such mortgagee, upon
75 notice, shall render proof of loss in the form herein specified
76 within sixty (60) days thereafter and shall be subject to the pro-
77 visions hereof relating to appraisal and time of payment and of
78 bringing suit. If this Company shall claim that no liability ex-
79 isted as to the mortgagor or owner, it shall, to the extent of pay-
80 ment of loss to the mortgagee, be subrogated to all the mort-
81 gagee's rights of recovery, but without impairing mortgagee's
82 right to sue; or it may pay off the mortgage debt and require
83 an assignment thereof and of the mortgage. Other provisions

IN WITNESS WHEREOF, this Company has executed and attested these presents; but this policy shall not be valid unless countersigned by the duly authorized Agent of this Company at the agency hereinbefore mentioned.

84 relating to the interests and obligations of such mortgagee may
85 be added hereto by agreement in writing.
86 **Pro rata liability.** This Company shall not be liable for a greater
87 proportion of any loss than the amount
88 hereby insured shall bear to the whole insurance covering the
89 property against the peril involved, whether collectible or not.
90 **Requirements in** The insured shall give immediate written
91 **case loss occurs.** notice to this Company of any loss, protect
92 the property from further damage, forthwith
93 separate the damaged and undamaged personal property, put
94 it in the best possible order, furnish a complete inventory of
95 the destroyed, damaged and undamaged property, showing in
96 detail quantities, costs, actual cash value and amount of loss
97 claimed; and within sixty days after the loss, unless such time
98 is extended in writing by this Company, the insured shall render
99 to this Company a proof of loss, signed and sworn to by the
100 insured, stating the knowledge and belief of the insured as to
101 the following: the time and origin of the loss, the interest of the
102 insured and of all others in the property, the actual cash value of
103 each item thereof and the amount of loss thereto, all encum-
104 brances thereon, all other contracts of insurance, whether valid
105 or not, covering any of said property, any changes in the title,
106 use, occupation, location, possession or exposures of said prop-
107 erty since the issuing of this policy, by whom and for what
108 purpose any building herein described and the several parts
109 thereof were occupied at the time of loss and whether or not it
110 then stood on leased ground, and shall furnish a copy of all the
111 descriptions and schedules in all policies and, if required, verified
112 plans and specifications of any building, fixtures or machinery
113 destroyed or damaged. The insured, as often as may be reason-
114 ably required, shall exhibit to any person designated by this
115 Company all that remains of any property herein described, and
116 submit to examinations under oath by any person named by this
117 Company, and subscribe the same; and, as often as may be
118 reasonably required, shall produce for examination all books of
119 account, bills, invoices and other vouchers, or certified copies
120 thereof if originals be lost, at such reasonable time and place as
121 may be designated by this Company or its representative, and
122 shall permit extracts and copies thereof to be made.
123 **Appraisal.** In case the insured and this Company shall
124 fail to agree as to the actual cash value or
125 the amount of loss, then, on the written demand of either, each
126 shall select a competent and disinterested appraiser and notify
127 the other of the appraiser selected within twenty days of such
128 demand. The appraisers shall first select a competent and dis-
129 interested umpire; and failing for fifteen days to agree upon
130 such umpire, then, on request of the insured or this Company,
131 such umpire shall be selected by a judge of a court of record in
132 the state in which the property covered is located. The ap-
133 praisers shall then appraise the loss, stating separately actual
134 cash value and loss to each item; and, failing to agree, shall
135 submit their differences, only, to the umpire. An award in writ-
136 ing, so itemized, of any two when filed with this Company shall
137 determine the amount of actual cash value and loss. Each
138 appraiser shall be paid by the party selecting him and the ex-
139 penses of appraisal and umpire shall be paid by the parties
140 equally.
141 **Company's** It shall be optional with this Company to
142 **options.** take all, or any part, of the property at the
143 agreed or appraised value, and also to re-
144 pair, rebuild or replace the property destroyed or damaged with
145 other of like kind and quality within a reasonable time, on giv-
146 ing notice of its intention so to do within thirty days after the
147 receipt of the proof of loss herein required.
148 **Abandonment.** There can be no abandonment to this Com-
149 pany of any property.
150 **When loss** The amount of loss for which this Company
151 **payable.** may be liable shall be payable sixty days
152 after proof of loss, as herein provided, is
153 received by this Company and ascertainment of the loss is made
154 either by agreement between the insured and this Company ex-
155 pressed in writing or by the filing with this Company of an
156 award as herein provided.
157 **Suit.** No suit or action on this policy for the recov-
158 ery of any claim shall be sustainable in any
159 court of law or equity unless all the requirements of this policy
160 shall have been complied with, and unless commenced within
161 twelve months next after inception of the loss.
162 **Subrogation.** This Company may require from the insured
163 an assignment of all right of recovery against
164 any party for loss to the extent that payment therefor is made
165 by this Company.

 Secretary

 President

Date of Cancellation.....
 Date of Policy.....
 Time in Force.....

YEAR	MO.	DAY

PERILS	WHOLE	EARNED	RETURN	N.B.F.U. Code
Fire				
E. C. E.				
Total				x x x x x
Deduct Unpaid Installments				
Cash Return Premium				

☐ Short Rate ☐ Pro Rata
 If Cancelled Pro Rata, Explain Why:

.....

Give Information Applying to Replacing Policy Covering Same Property:

Company.....

No. of Policy.....Term.....

Date.....Amount.....

Rate(s).....

State.....Town.....

(Sign Here).....

AGENT

BUILDING AND CONTENTS FORM

Insurance attaches only to those items described on the first page of this policy for which an amount is shown in the space provided therefor and for not exceeding said amount.

BUILDING COVERAGE: When the insurance under this policy covers a building, such insurance shall cover on the building, including machinery used for the service of the building only, plumbing, electric wiring, electric sound, communication, stationary heating, lighting, ventilating, refrigerating, air-conditioning and vacuum cleaning apparatus and fixtures, boilers, all only while contained therein; ovens, kilns, furnaces, retorts, lehrs, forges, cupolas and driers, of brick construction or brick encased, resting on independent foundations built from ground, all only while contained therein; awnings, signs and metal smokestacks (except as provided below), screens, storm doors and windows if the property of the owner of the building and belonging to said building, while attached thereto or stored therein or in other buildings on the premises; signs (except as provided below) if the property of the owner of the building in the open within one hundred (100) feet thereof; also all permanent fixtures, stationary scales and elevators, belonging to and constituting a permanent part of said building.

When this form is attached to a policy covering the perils of windstorm and hail or when the Extended Coverage Endorsement applies to this policy, it is a condition of this policy that cloth awnings, signs and metal smokestacks attached to the building or in the open are not covered under this item against loss by windstorm or hail unless the 80% or higher Coinsurance Clause applies to this item. It is a further condition of this policy that radio and television equipment on the outside of the building is not covered under this item against loss by windstorm or hail.

Liability is also assumed under this item for loss to personal property owned by the Insured and not otherwise covered, used solely for the maintenance and service of the building, all while contained therein or attached thereto, but said liability for loss to such personal property shall not exceed one per cent. ~~of the~~ ^{of the} amount of the item covering on building.

Building Exclusions

It is a condition of this policy that when this item is subject to the provisions of a Coinsurance Clause, this policy does not cover under this item architects' fees; cost of excavations; underground flues, pipes, underground wiring and drains. It is a further condition of this policy that property covered under any other item of this policy is not covered under this item.

CONTENTS COVERAGE: When the insurance under this policy covers contents, such insurance shall cover on all contents and personal property (except as otherwise excluded) of every description; awnings, signs and metal smokestacks only when the property of the tenant or lessee and not otherwise specifically covered (except as provided below); and provided the Insured is legally liable therefor, personal property (except as otherwise excluded) while held in trust, on commission, or consignment, for alteration or repair; including the value of labor and materials expended on the property of others, or leased or sold but not delivered or removed; all not belonging to and constituting a permanent part of the building described and only while contained in or attached to said building or on platforms attached thereto, or while located in the open within one hundred (100) feet thereof, or in or on vehicles or railway cars in the open within one hundred (100) feet thereof.

The insurance under this item shall also include the interest or liability under contract of the Insured in articles covered under this policy, purchased on the installment plan.

The liability of this Company under this item for loss to books of account, drawings, card index systems and other records shall not exceed the cost of blank books, blank pages or other materials, plus the actual cost of labor in transcribing or copying said records.

When this form is attached to a policy covering the perils of windstorm and hail or when the Extended Coverage Endorsement applies to this policy, it is a condition of this policy that cloth awnings, signs and metal smokestacks attached to the building or in the open are not covered under this item against loss by windstorm or hail unless the 80% or higher Coinsurance Clause applies to this item. It is a further condition of this policy that radio and television equipment on the outside of the building is not covered under this item against loss by windstorm or hail.

Contents Exclusions

It is a condition of this policy that the following are not covered under this item:

- (a) Accounts, bills, currency, deeds, evidences of debt, money, securities, aircraft, motor vehicles and trailers licensed for use on public highways;
- (b) The Insured's interest in personal property in which parties other than the Insured also have an insurable interest when the Insured's interest in said property is otherwise specifically covered;
- (c) Customers' Goods in Laundries, Dry Cleaning Establishments and other risks where the principal business conducted therein consists of altering, repairing, servicing or storing of customers' goods, unless specifically covered by endorsement hereon and unless the 90% or higher Coinsurance Clause applies to this item;
- (d) Personal property of employees and of officers of the corporation (not the Insured) unless specifically covered by endorsement hereon and unless the 80% or higher Coinsurance Clause applies to this item;
- (e) Patterns, molds, models and forms in manufacturing risks unless specifically covered by endorsement hereon and unless the 90% or higher Coinsurance Clause applies to this item;
- (f) Property of guests;
- (g) Property covered under any other item of this policy.

OFF-PREMISES COVERAGE (Applicable Only When The 80% Or Higher Coinsurance Clause Applies): The Insured may apply up to 2% of the amount of insurance applicable to each item of insurance covered under this policy, but not exceeding \$5,000.00 under each item, to cover the described property, other than merchandise or stock (raw, in process or finished), while temporarily removed from the described premises for purposes of cleaning, repairing, reconstruction or restoration.

This extension of coverage shall: (a) not apply to property in transit nor to property on any premises owned, leased, operated or controlled by the Insured; (b) not apply except as excess over the amount due from any other insurance covering the property, whether collectible or not; and (c) in no wise insure directly or indirectly to the benefit of any carrier or other bailee.

If the Insured elects to apply this optional extension of coverage, this Company shall not be liable for a greater proportion of any loss than would have been the case if all fire insurance policies covering the described property had contained an identical optional extension of coverage and the same election were made under all such policies.

IMPROVEMENTS AND BETTERMENTS COVERAGE (Applies Only when the Insured is not the Building Owner and Only when "Improvements and Betterments" is indicated on the first page of this policy as being a part of the Contents Coverage or as a separate item):

When insurance under this policy covers Improvements and Betterments, such insurance shall cover the Insured's use interest in Improvements and Betterments to the building described on the first page of this policy.

(1) The term "Improvements and Betterments" wherever used in this policy is defined as fixtures, alterations, installations, or additions comprising a part of the described building(s) and made or acquired at the expense of the Insured, exclusive of rent paid by the Insured, but which are not legally subject to removal by the Insured.

(2) The word "Lease" wherever used in this policy shall mean the lease or rental agreement, whether written or oral, in effect as of the time of loss.

(3) In the event Improvements and Betterments are damaged or destroyed during the term of this policy by the perils insured against, the liability of this Company shall be determined as follows:

- (a) If repaired or replaced at the expense of the Insured within a reasonable time after such loss, the actual cash value of the damaged or destroyed Improvements and Betterments.
- (b) If not repaired or replaced within a reasonable time after such loss, that proportion of the original cost at time of installation of the damaged or destroyed Improvements and Betterments which the unexpired term of the lease at the time of loss bears to the period(s) from the date(s) such Improvements and Betterments were made to the expiration date of the lease.
- (c) If repaired or replaced at the expense of others for the use of the Insured, there shall be no liability hereunder.
- (d) If cloth awnings, signs and metal smokestacks, which qualify as Improvements and Betterments, are damaged or destroyed by windstorm or hail, there shall be no liability therefor unless the 80% or higher Coinsurance Clause applies.
- (e) If radio and television equipment on the outside of the building is damaged or destroyed by windstorm or hail, there shall be no liability therefor.

Operation of Building Laws Clause: This Company shall not be liable for loss, including debris removal expense, occasioned directly or indirectly by enforcement of any local or state ordinance or law regulating the construction, repair or demolition of building(s) or structure(s), unless such liability is otherwise specifically assumed by endorsement hereon.

Coinurance Clause (This Clause Void unless a Percentage is specified in the appropriate space on the first page of this policy or by Endorsement hereon): In consideration of the rate and/or form under which this policy is written, it is expressly stipulated and made a condition of this contract that the Insured shall at all times maintain contributing insurance on each item of property covered by this policy to the extent of at least the percentage specified on the first page of this policy of the actual cash value at the time of the loss, and that failing to do so, the Insured shall to the extent of such deficit bear his, her or their proportions of any loss.

In the event that the aggregate claim for any loss is less than 2% of the total amount of insurance upon the property described herein at the time such loss occurs, the Insured shall not be required to furnish any inventory of the undamaged property to establish the actual cash value referred to in the Coinsurance Clause provided, however, that nothing herein shall be construed to waive the application of the Coinsurance Clause.

If this policy be divided into two or more items, the foregoing conditions shall apply to each item separately.

Nuclear Clause: The word "fire" in this policy or endorsements attached hereto is not intended to and does not embrace nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and loss by nuclear reaction or nuclear radiation or radioactive contamination is not intended to be and is not insured against by this policy or said endorsements, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by "fire" or any other perils insured against by this policy or said endorsements; however, subject to the foregoing and all provisions of this policy, direct loss by "fire" resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

Debris Removal Endorsement (This endorsement applies only to items of insurance covering direct property loss): This insurance covers expenses incurred in the removal of all debris of the property covered hereunder which may be occasioned by loss caused by any of the perils insured against in this policy. However, the total liability under this policy for both loss to property and removal of debris shall not exceed the amount of insurance applying under this policy to the property damaged or destroyed. This Company shall not be liable for more than the proportion of such debris removal expense as the amount of insurance under this policy bears to the total amount of insurance on the property covered hereunder, whether or not all such insurance includes this clause.

If this policy covers on two or more items, this clause shall apply to each item separately.

Debris removal expense shall not be considered in the determination of actual cash value in the application of the Coinsurance Clause, if any, made a part of this policy.

Work and Materials Clause: Permission granted for such use of the premises as is usual or incidental to the occupancy as described herein.

Electrical Apparatus Clause: This Company shall not be liable for any loss resulting from any electrical injury or disturbance to electrical appliances, devices, fixtures or wiring caused by electrical currents, artificially generated unless fire ensues and, if fire does ensue, this Company shall be liable only for its proportion of loss caused by such ensuing fire.

Subrogation Clause: It is hereby stipulated that this insurance shall not be invalidated should the Insured waive in writing prior to a loss any or all right of recovery against any party for loss occurring to the property described herein.

Loss Clause: Any loss hereunder shall not reduce the amount of this policy.

Liberalization Clause: If during the period that insurance is in force under this policy, or within 45 days prior to the inception date thereof, on behalf of this Company there be adopted, or filed with and approved or accepted by the insurance supervisory authorities, all in conformity with law, any changes in the form attached to this policy by which this form of insurance could be extended or broadened without increased premium charge by endorsement or substitution of form, then such extended or broadened insurance shall inure to the benefit of the Insured hereunder as though such endorsement or substitution of form had been made.

Breach of Warranty Clause: If this policy covers two or more buildings or the contents of two or more buildings, the breach of any condition or warranty of the policy in any one or more of the buildings insured or containing the property insured shall not prejudice the right to recover for loss occurring in any building insured or containing the property insured, where at the time of loss a breach of condition or warranty does not exist.

Alterations and Repairs Clause: Permission granted for alterations and repairs to any building herein described and for the construction of additions which attach to and communicate with such building, but if any building covered hereunder is protected by automatic sprinklers, this clause shall not be held to include the reconstruction or enlargement of any building so protected without the consent of this Company in writing. This clause does not waive or modify any of the terms or conditions of the Automatic Sprinkler Clause, if any, attached to this policy.

Subject to all its provisions and stipulations, this policy, if covering on building(s) or on the Insured's interest in improvements and betterments, is extended to cover such alterations, repairs and attached and communicating additions during the period of construction and after completion, including building materials and supplies therefor while on the described premises or within 100 feet thereof; and if covering on contents is extended to cover such contents as are covered under this policy in such attached and communicating additions.

THE PROVISIONS PRINTED ON THE BACK OF THIS FORM ARE HEREBY REFERRED TO AND MADE A PART HEREOF.



Form No. 18 (9-64)

NOTE TO AGENTS: NO CHANGE OR ALTERATION IN THIS FORM WILL BE PERMITTED EXCEPT BY ENDORSEMENT, COPY OF WHICH MUST BE SENT TO COMPANY.

Consequential Loss Clause: In consideration of the premium at which this policy is written, and subject to its provisions and stipulations, this policy is hereby extended to cover also consequential loss, except as excluded below, to stock (raw, in process or finished) or merchandise covered hereunder, caused by change in temperature or humidity resulting from damage by the perils insured against to equipment used for refrigerating, cooling, humidifying, dehumidifying, air conditioning, heating, generating or converting power (including their connections and supply or transmission lines and pipes) only when situated on the described premises or on the premises of the plant of which the building(s) described herein form a part.

If this clause is attached to a policy containing the Extended Coverage Endorsement, this Company shall not be liable hereunder for any loss specifically excluded under the Riot provisions of the Extended Coverage Endorsement or the provisions of the Vandalism and Malicious Mischief Endorsement, if also attached.

Standard Mortgage Clause (Applies to Building Items only, but this entire clause is void unless name of mortgagee or trustee is inserted on the first page of this policy in space provided therefor):

Loss or damage, if any, under this policy, shall be payable to the mortgagee (or trustee), named on the first page of this policy, as interest may appear, and this insurance as to the interest of the mortgagee (or trustee) only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the within described property, nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title or ownership of the property, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy; provided, that in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee (or trustee) shall, on demand, pay the same.

Provided also, that the mortgagee (or trustee) shall notify this Company of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee (or trustee) and, unless permitted by this policy, it shall be noted thereon and the mortgagee (or trustee) shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise this policy shall be null and void.

This Company reserves the right to cancel this policy at any time as provided by its terms, but in such case this policy shall continue in force for the benefit only of the mortgagee (or trustee) for ten days after notice to the mortgagee (or trustee) of such cancellation and shall then cease, and this Company shall have the right, on like notice, to cancel this agreement.

Whenever this Company shall pay the mortgagee (or trustee) any sum for loss or damage under this policy, and shall claim that, as to the mortgagor or owner, no liability therefor existed, this Company shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may at its option pay to the mortgagee (or trustee) the whole principal due or to grow due on the mortgage, with interest accrued thereon to the date of such payment, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities; but no subrogation shall impair the right of the mortgagee (or trustee) to recover the full amount of his, her or their claim.

EXTENDED COVERAGE ENDORSEMENT

(Perils of Windstorm, Hail, Explosion, Riot, Riot Attending a Strike, Civil Commotion, Aircraft, Vehicles and Smoke)

(Effective Only When Premium for Extended Coverage Indicated on First Page of this Policy)

1 In consideration of the premium for this coverage, and subject to the provisions herein and in the policy to which this
2 endorsement is attached including endorsements thereon, **this Policy is Extended to Insure Against Direct Loss by WIND-
3 STORM, HAIL, EXPLOSION, RIOT, RIOT ATTENDING A STRIKE, CIVIL COMMOTION, AIRCRAFT, VEHICLES
4 AND SMOKE, except as hereinafter provided.**

5 **Provisions Applicable Only to Windstorm and Hail:** This Company shall not be liable for loss caused directly or indirectly
6 by frost or cold weather or ice (other than hail), snow or sleet, whether driven by wind or not.

7 This Company shall not be liable for loss to the interior of the building(s) or the property covered therein caused, (a) by
8 rain, snow, sand or dust, whether driven by wind or not, unless the building(s) covered or containing the property covered
9 shall first sustain an actual damage to roof or walls by the direct action of wind or hail and then shall be liable for loss to
10 the interior of the building(s) or the property covered therein as may be caused by rain, snow, sand or dust entering the
11 building(s) through openings in the roof or walls made by direct action of wind or hail or (b) by water from sprinkler equip-
12 ment or from other piping, unless such equipment or piping be damaged as a direct result of wind or hail.

13 Unless liability therefor is assumed in the form attached to this policy, or by endorsement hereon, this Company shall not
14 be liable for damage to the following property: (a) grain, hay, straw or other crops outside of buildings or (b) windmills,
15 windpumps or their towers, or (c) crop silos (or their contents), or (d) metal smokestacks or, when outside of buildings,
16 cloth awnings, signs, radio or television antennas including their lead-in wiring, masts or towers; or (e) lawns, trees, shrubs
17 or plants.

18 **Provisions Applicable Only to Explosion:** Loss by explosion shall include direct loss resulting from the explosion of accumu-
19 lated gases or unconsumed fuel within the firebox (or combustion chamber) of any fired vessel or within the flues or passages
20 which conduct the gases of combustion therefrom.

21 This Company shall not be liable for loss by explosion of steam boilers, steam pipes, steam turbines or steam engines, if
22 owned by, leased by or operated under the control of the Insured.

23 The following are not explosions within the intent or meaning of these provisions:

- 24 (a) Shock waves caused by aircraft, generally known as "sonic boom,"
- 25 (b) Electric arcing,
- 26 (c) Rupture or bursting of rotating or moving parts of machinery caused by centrifugal force or mechanical
27 breakdown,
- 28 (d) Water hammer,
- 29 (e) Rupture or bursting of water pipes,
- 30 (f) Rupture or bursting due to expansion or swelling of the contents of any building or structure, caused by or
31 resulting from water,
- 32 (g) Rupture, bursting or operation of pressure relief devices.

33 Any other explosion clause made a part of this policy is superseded by this endorsement.

34 **Provisions Applicable Only to Riot, Riot Attending a Strike and Civil Commotion:** Loss by riot, riot attending a strike or civil
35 commotion shall include direct loss by acts of striking employees of the owner or tenant(s) of the described building(s) while
36 occupied by said striking employees and shall also include direct loss from pillage and looting occurring during and at the
37 immediate place of a riot, riot attending a strike or civil commotion. Unless specifically endorsed hereon, this Company shall
38 not be liable for loss resulting from damage to or destruction of the described property due to change in temperature or hu-
39 midity or interruption of operations whether or not such loss is covered by this policy as to other perils.

40 **Provisions Applicable Only to Loss by Aircraft and Vehicles:** The term "vehicles," as used in this endorsement, means
41 vehicles running on land or tracks but not aircraft. Loss by aircraft or by vehicles shall include only direct loss resulting from
42 actual physical contact of an aircraft or a vehicle with the property covered hereunder or with the building(s) containing the
43 property covered hereunder, except that loss by aircraft includes direct loss by objects falling therefrom. This Company shall
44 not be liable for loss (a) by any vehicle owned or operated by an Insured or by any tenant of the described premises; (b) by
45 any vehicle to fences, driveways, walks or lawns, trees, shrubs or plants; (c) to any aircraft or vehicle including contents
46 thereof other than stocks of aircraft or vehicles in process of manufacture or for sale.

47 **Provisions Applicable Only to Smoke:** The term "smoke" as used in this endorsement means only smoke due to a sudden,
48 unusual and faulty operation of any heating or cooking unit, only when such unit is connected to a chimney by a smoke pipe
49 or vent pipe, and while in or on the described premises but not smoke from fireplaces or industrial apparatus.

50 **Nuclear Exclusion:** Loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or
51 uncontrolled, or due to any act or condition incident to any of the foregoing, is not insured against by this Extended Coverage
52 Endorsement, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to,
53 or aggravated by windstorm, hail, explosion, riot, riot attending a strike, civil commotion, aircraft, vehicles or smoke; and
54 nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, is not "explosion"
55 or "smoke".

56 **War Risk Exclusion Clause:** This Company shall not be liable for loss caused directly or indirectly by (a) hostile or war-
57 like action in time of peace or war, including action in hindering, combating or defending against an actual, impending or
58 expected attack, (1) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using
59 military, naval or air forces; or (2) by military, naval or air forces; or (3) by an agent of any such government, power, au-
60 thority or forces, it being understood that any discharge, explosion or use of any weapon of war employing nuclear fission
61 or fusion shall be conclusively presumed to be such a hostile or warlike action by such government, power, authority or
62 forces; (b) insurrection, rebellion, revolution, civil war, usurped power or action taken by governmental authority in hinder-
63 ing, combating or defending against such an occurrence.

64 **Water Exclusion Clause:** This Company shall not be liable for loss caused by, resulting from, contributed to or aggravated
65 by any of the following:

- 66 (a) flood, surface water, waves, tidal water or tidal wave, overflow of streams or other bodies of water, or spray
67 from any of the foregoing, all whether driven by wind or not;
- 68 (b) water which backs up through sewers or drains;
- 69 (c) water below the surface of the ground including that which exerts pressure on or flows, seeps or leaks through
70 sidewalks, driveways, foundations, walls, basement or other floors, or through doors, windows or any other open-
71 ings in such sidewalks, driveways, foundations, walls or floors;

72 unless loss by explosion as insured against hereunder ensues, and then this Company shall be liable for only such ensuing
73 loss.

74 **Other Provisions:** A claim for loss by any peril insured against by this endorsement shall not be barred because of change
75 of occupancy, nor because of vacancy or unoccupancy.

76 This endorsement does not increase the amount(s) of insurance provided in this policy.

77 If this policy covers on two or more items, the provisions of this endorsement shall apply to each item separately.

78 **Apportionment Clause:** This Company shall not be liable for a greater proportion of any loss less the amount of the deducti-
79 ble, if any, from any peril or perils included in this endorsement than (1) the amount of insurance under this policy bears to
80 the whole amount of fire insurance covering the property, or which would have covered the property except for the existence
81 of this insurance, whether collectible or not, and whether or not such other fire insurance covers against the additional peril
82 or perils insured hereunder, nor (2) for a greater proportion of any loss less the amount of the deductible, if any, than the
83 amount hereby insured bears to all insurance, whether collectible or not, covering in any manner such loss, or which would
84 have covered such loss except for the existence of this insurance; except if any type of insurance other than fire extended to
85 cover additional perils or windstorm insurance applies to any loss to which this insurance also applies, or would have applied
86 to any such loss except for the existence of this insurance, the limit of liability of each type of insurance for such loss, hereby de-
87 signated as "joint loss," shall first be determined as if it were the only insurance, and this type of insurance shall be liable for
88 no greater proportion of joint loss than the limit of its liability for such loss bears to the sum of all such limits. The liability
89 of this Company (under this endorsement) for such joint loss shall be limited to its proportionate part of the aggregate limit
90 of this and all other insurance of the same type. The words "joint loss," as used in the foregoing, mean that portion of the loss
91 in excess of the highest deductible, if any, to which this endorsement and other types of insurance above referred to both apply.

92 **Provisions Applicable Only when this Endorsement is attached to a Policy Covering Rents or Consequential Loss:** The
93 term "direct," as applied to loss, means loss, as limited and conditioned in such policy, resulting from direct loss to described
94 property from the peril(s) insured against; and, while the business of the owner or tenant(s) of the described building(s) is
95 interrupted by a strike at the described location, this Company shall not be liable for any loss due to interference by any
96 person(s) with rebuilding, repairing or replacing the property damaged or destroyed or with the resumption or continuation
97 of business.



CHANGE ENDORSEMENT
(TO BE ATTACHED TO POLICY)
(For Removal Permit See Reverse Side)

Attached to and forming part of Policy No. 39 51 38
 of the Phoenix Assurance Company of New York
 issued at its 2-4-66 Lorain, Ohio Agency. Effective Date of Endorsement 2-4-66
 Date of Policy 11-26-65 Expiration Date 11-26-66 Term one
 Last Amount of Policy \$ 5,000. Addn'l. - Canceled Amt. \$ New Total Amount of Policy \$ same
 If rate is changed, show previous rate — Prepaid .829 STR .096 D.P.P.

(1) PERIL	(2) AMOUNT OF INSURANCE (Including Changes If Any)	PREPAID <input checked="" type="checkbox"/> RATE OR (3) D. P. P. <input type="checkbox"/> ANNUAL RATE	(4) ADDITIONAL OR RETURN PRE- MIUM DUE FOR REMAINDER OF POLICY TERM <input checked="" type="checkbox"/> Additional <input type="checkbox"/> Return	COMPLETE FOR DEFERRED PREMIUM PAYMENT ONLY			(8) CASH EXCHANGE DUE HEREWITH <input type="checkbox"/> Due Company <input type="checkbox"/> Due Insured	FOR CO. USE	CODE
				PAYMENT DUE AT EACH ANNIVERSARY					
				(5) NEW (2X3) <input type="checkbox"/> Payments Remaining	(6) PREVIOUS	(7) CHANGE (5-6) <input type="checkbox"/> Increase <input type="checkbox"/> Reduction			
FIRE	5,000.	2.588	88.00						10-
E.C.E.	X X X X X	.096	nil						20-
49D-A.P.	X X X X X								28-0000
49S-O.P.	X X X X X								28-0000
V.&M.M.	X X X X X								20-
TOTAL			88.00						

Note: Col. 4 is used for both prepaid and D.P.P.P. policies. Under D.P.P.P., the premiums entered in Col. 4 must equal those in Col. 7 times number of payments remaining, plus those in Col. 8.

Name of Insured CHEMICAL SERVICE COMPANY
 Location of Property 134 Locust Street (rated as 134 Maple St.)

This Space for Home Office Use

HERE GIVE STREET NUMBER, OR LOT OR BLOCK NUMBER OR SECTION, TOWNSHIP AND RANGE

City Elyria State of OhioBook No. Map No. Property Insured Contents
(STATE WHETHER BUILDING, MACHINERY OR STOCK, AND WHETHER SPECIFIC OR BLANKET. IFSPECIFIC STATE AMOUNT ON EACH 80% IF MORE THAN ONE. IF DWELLING, GIVE CONSTRUCTION AND NO. OF FAMILIES.Clauses—Coinsurance 80% (STATE WHAT % AND ITEMS TO WHICH THE CLAUSE APPLIES.)Policy Subject to Form No(s). 18 (9-64) (INDICATE FORM NUMBER(S) AND EDITION DATE(S).)

(ADDITIONAL PROVISIONS AND ENDORSEMENTS, IF ANY.)

In consideration of an additional premium of \$88.00, it is hereby understood and agreed that published rates for fire is corrected to read 2.588. PER O.I.B.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

In consideration of \$ return premium, receipt of which is hereby acknowledged, and of the revised payments as set forth above, this policy is reduced in the amount of \$ leaving \$ in force.

Insured Mortgagee

All other provisions and stipulations of this policy remain unchanged.



Form No. 25 (4-60)

SOMERS INSURANCE AGENCY

H. B. Somers, Jr.

Agent.

NOTE TO AGENTS: When this endorsement is used to reduce the amount of the policy, the signature of the Insured and Mortgagee should be secured.

REMOVAL PERMIT **(TO BE ATTACHED TO POLICY)**

(For Change Endorsement See Reverse Side)

Attached to and forming part of Policy No. _____ of the _____
 issued at its _____ NAME OF INSURANCE COMPANY _____
 Date of Policy _____ City or Town _____ State _____ Agency, Date of Removal _____
 Last Amount of Policy \$ _____ Expiration Date _____ Term _____
 Addn'l. - Canceled Amt. \$ _____ New Total Amount of Policy \$ _____
 If rate is changed, show previous rate — Prepaid _____ D.P.P. _____

(1) PERIL	(2) AMOUNT OF INSURANCE (Including Changes If Any)	PREPAID		(4) ADDITIONAL OR RETURN PREMIUM DUE FOR REMAINDER OF POLICY TERM	COMPLETE FOR DEFERRED PREMIUM PAYMENT ONLY				(8) CASH EXCHANGE DUE HEREWITH	FOR CO. USE	CODE	
		<input type="checkbox"/> RATE	<input type="checkbox"/> OR		PAYMENT DUE AT EACH ANNIVERSARY			<input type="checkbox"/> Due Company				<input type="checkbox"/> Due Insured
		(3) D. P. P.	<input type="checkbox"/> ANNUAL RATE		<input type="checkbox"/> Additional	<input type="checkbox"/> Return	(5) NEW (2X3)					
FIRE												
E.C.E.	X X X X X										10-	
49D-A.P.	X X X X X										20-	
49S-O.P.	X X X X X										28-0000	
V&M.M.	X X X X X										28-0000	
											20-	
TOTAL												

Note: Col. 4 is used for both prepaid and D.P.P.P. policies. Under D.P.P.P., the premiums entered in Col. 4 must equal those in Col. 7 times number of payments remaining, plus those in Col. 8.

Name of insured _____
 Permission is hereby given during the period of ten days from date hereof to remove the property covered under this policy from _____

HERE GIVE STREET NUMBER, OR LOT OR BLOCK NUMBER OR SECTION, TOWNSHIP AND RANGE _____
 to the new location named below:

During such removal this policy shall attach in each location in such proportion as the value of the property covered at each location bears to the aggregate value in both locations. After the expiration of said ten (10) days (or prior thereto if the removal shall have been completed), this policy shall attach in the new location only.

It is a condition of this permit that all terms, provisions, conditions and clauses in the policy and in all forms, riders and endorsements thereto attached, except as herein expressly modified, shall continue and apply at new location.

Item No.	Amount Fire or Fire and Extended Coverage, or Other Peril	Per Cent of Coinsurance Applicable	DESCRIPTION AND LOCATION OF PROPERTY COVERED Show construction, type of roof and occupancy of building(s) covered or containing the property covered. If occupied as a dwelling, state number of families.
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1. - \$

Clauses—Coinsurance _____ (STATE WHAT % AND ITEMS TO WHICH THE CLAUSE APPLIES)
 Policy Subject to Form No(s). _____ INSERT FORM NUMBER(S) AND EDITION DATE(S)

In consideration of \$ _____ return premium, receipt of which is hereby acknowledged, and of the revised payments as set forth above, this policy is reduced in the amount of \$ _____ leaving \$ _____ in force.

_____ Insured _____ Mortgagee

All other provisions and stipulations of this policy remain unchanged.



Form No. 25 (4-60)

Agent.

NOTE TO AGENTS: When this endorsement is used and the amount of the policy is reduced, the signature of the Insured and Mortgagee should be secured.

GENERAL-AUTOMOBILE LIABILITY POLICY

(Comprehensive Form)



The Company issuing this policy is indicated by the first letter in the POLICY NUMBER, as follows:

THE EMPLOYERS' GROUP
OF INSURANCE COMPANIES
BOSTON, MASSACHUSETTS

SYMBOL

CL

POLICY NO.

A18- 2214-74

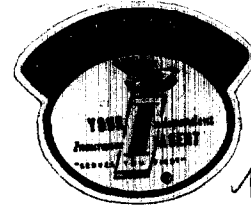
- E = THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED
- A = AMERICAN EMPLOYERS' INSURANCE COMPANY
- F = THE EMPLOYERS' FIRE INSURANCE COMPANY
- N = THE NORTHERN ASSURANCE COMPANY OF AMERICA

A STOCK COMPANY

DECLARATIONS

Item 1. Named Insured and Mail Address: (No., Street, Town or City, Zone, County, State)

- Chemical Service Company
134 Locust Street
Elyria, Ohio



Policy Period: (Mo. Day Yr.)
From November 26, 1965 to November 26, 1966
12:01 A.M., standard time at the address of the named insured as stated herein.

1	The named Insured is an: <input type="checkbox"/> Individual <input type="checkbox"/> Partnership <input checked="" type="checkbox"/> Corporation <input type="checkbox"/>		
	Business of the named Insured is: Reprocessing of Industrial Solvents		
2.	LOCATIONS OF ALL PREMISES OWNED, RENTED OR CONTROLLED BY NAMED INSURED	INTEREST OF NAMED INSURED IN SUCH PREMISES (Owner, General Lessee, Tenant)	PART OCCUPIED BY NAMED INSURED
	Same	Owner	Entire
3.	The insurance afforded is only with respect to such and so many of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.		
	PROVISIONAL DEPOSIT PREMIUM	LIMITS OF LIABILITY	COVERAGES
	\$ 14.00	\$ 100,000.00 each person \$ 300,000.00 each accident	Coverage A— Bodily Injury Liability—Automobile
	\$ 41.00	\$ 100,000.00 each person \$ 300,000.00 each accident \$ Not Covered aggregate products	Coverage B— Bodily Injury Liability—Except Automobile
	\$ 6.00	\$ 25,000.00 each accident	Coverage C— Property Damage Liability—Automobile
	\$ 11.00	\$ 5,000.00 each accident \$ 25,000.00 aggregate operations \$ 25,000.00 aggregate protective \$ Not Covered aggregate products \$ 25,000.00 aggregate contractual	Coverage D— Property Damage Liability—Except Automobile
	\$ 72.00 Total Advance Premium For three year policy, the Estimated Premium is Payable \$ in advance \$ on first anniversary \$ on second anniversary.		
4.	The declarations are completed on attached schedules designated G 4902-9		
5.	Unless otherwise stated herein: (a) The schedules disclose all hazards insured hereunder known to exist at the effective date of this policy; (b) the schedules contain a complete list of all automobiles and trailers owned by the named insured at the effective date of this policy and the purposes of use thereof; (c) the schedules contain a complete list of all persons within the definition of Class 1 persons, at the effective date of this policy; (d) during the past three years no insurer has canceled any similar insurance issued to the named insured:		

Countersigned

(Authorized Agent)

The Insurance Company Issuing This Policy
(A stock insurance company herein called the company)
BOSTON, MASSACHUSETTS

Agrees with the Insured, named in the declarations made a part hereof, in consideration of the payment of the premium and in reliance upon the statements in the declarations and subject to the limits of liability, exclusions, conditions and other terms of this policy.

INSURING AGREEMENTS

I. Coverage A—Bodily Injury Liability—Automobile. To pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by any person, caused by accident and arising out of the ownership, maintenance or use of any automobile.

Coverage B—Bodily Injury Liability—Except Automobile. To pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by any person and caused by accident.

Coverage C—Property Damage Liability—Automobile. To pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of injury to or destruction of property, including the loss of use thereof, caused by accident and arising out of the ownership, maintenance or use of any automobile.

Coverage D—Property Damage Liability—Except Automobile. To pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of injury to or destruction of property, including the loss of use thereof, caused by accident.

II. Defense, Settlement, Supplementary Payments. With respect to such insurance as is afforded by this policy, the company shall:

- (a) defend any suit against the insured alleging such injury, sickness, disease or destruction and seeking damages on account thereof, even if such suit is groundless, false or fraudulent; but the company may make such investigation, negotiation and settlement of any claim or suit as it deems expedient;
- (b) (1) pay all premiums on bonds to release attachments for an amount not in excess of the applicable limit of liability of this policy, all premiums on appeal bonds required in any such defended suit, the cost of bail bonds required of the insured in the event of automobile accident or automobile traffic law violation during the policy period, not to exceed \$100 per bail bond, but without any obligation to apply for or furnish any such bonds;
- (2) pay all expenses incurred by the company, all costs taxed against the insured in any such suit and all interest accruing after entry of judgment until the company has paid or tendered or deposited in court such part of such judgment as does not exceed the limit of the company's liability thereon;
- (3) pay expenses incurred by the insured for such immediate medical and surgical relief to others as shall be imperative at the time of the accident;
- (4) reimburse the insured for all reasonable expenses, other than loss of earnings, incurred at the company's request;

This policy does not apply:

(a) to liability assumed by the insured under any contract or agreement except under coverages B and D, (1) a contract as defined herein or (2) as respects the insurance which is afforded for the Products Hazard as defined, a warranty of goods or products;

(b) to injury, sickness, disease, death or destruction due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing, with respect to (1) liability assumed by the insured under any contract or agreement or (2) expenses under Insuring Agreement II (b) (3);

(c) under coverages B and D, to any obligation for which the insured may be held liable in an action on a contract or an agreement by a person not a party thereto;

(d) under coverages B and D, except with respect to operations performed by independent contractors and except with respect to liability assumed by the insured under a contract as defined herein, to the ownership, maintenance, operation, use, loading or unloading of (1) watercraft if the accident occurs away from premises owned by, rented to or controlled by the named insured, except insofar as this part of this exclusion is stated in the declarations to be inapplicable, (2) automobiles if the accident occurs away from such premises or the ways immediately adjoining, or (3) aircraft;

(e) under coverages B and D, to liability imposed upon the insured or any indemnitee, as a person or organization engaged in the business of manufacturing, selling or distributing alcoholic beverages, or as an

and the amounts so incurred, except settlements of claims and suits, are payable by the company in addition to the applicable limit of liability of this policy.

III. Definition of "Insured." The unqualified word "insured" includes the named insured and also includes (1) under coverages B and D, any executive officer, director or stockholder thereof while acting within the scope of his duties as such, and any organization or proprietor with respect to real estate management for the named insured, and if the named insured is a partnership, the unqualified word "insured" also includes any partner therein but only with respect to his liability as such, and (2) under coverages A and C, any person while using an owned automobile or a hired automobile and any person or organization legally responsible for the use thereof, provided the actual use of the automobile is by the named insured or with his permission, and any executive officer of the named insured with respect to the use of a non-owned automobile in the business of the named insured. The insurance with respect to any person or organization other than the named insured does not apply under division (2) of this insuring agreement:

- (a) with respect to an automobile while used with any trailer owned or hired by the insured and not covered by like insurance in the company; or with respect to a trailer while used with any automobile owned or hired by the insured and not covered by like insurance in the company;
- (b) to any person or organization, or to any agent or employee thereof, operating an automobile sales agency, repair shop, service station, storage garage or public parking place, with respect to any accident arising out of the operation thereof, but this provision does not apply to a resident of the same household as the named insured, to a partnership in which such resident or the named insured is a partner, or to any partner, agent or employee of such resident or partnership;
- (c) to any employee with respect to injury to or sickness, disease or death of another employee of the same employer injured in the course of such employment in an accident arising out of the maintenance or use of an automobile in the business of such employer;
- (d) with respect to any hired automobile, to the owner, or a lessee thereof other than the named insured, or to any agent or employee of such owner or lessee;
- (e) with respect to any non-owned automobile, to any executive officer if such automobile is owned by him or a member of the same household.

IV. Policy Period, Territory. This policy applies only to accidents which occur during the policy period within the United States of America, its territories or possessions, or Canada. With respect to automobiles this policy also applies to accidents which occur during the policy period while the automobile is being transported between ports thereof.

EXCLUSIONS

owner or lessor of premises used for such purposes, by reason of any statute or ordinance pertaining to the sale, gift, distribution or use of any alcoholic beverage;

(f) under coverages A and B, to any obligation for which the insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

(g) under coverage A, to bodily injury to or sickness, disease or death of any employee of the insured arising out of and in the course of (1) domestic employment by the insured, if benefits therefor are in whole or in part either payable or required to be provided under any workmen's compensation law, or (2) other employment by the insured;

(h) under coverage B, except with respect to liability assumed by the insured under a contract as defined herein, to bodily injury to or sickness, disease or death of any employee of the insured arising out of and in the course of his employment by the insured;

(i) under coverage C, to injury to or destruction of property owned or transported by the insured, or property rented to or in charge of the insured other than a residence or private garage injured or destroyed by a private passenger automobile covered by this policy;

(j) under coverage D, to injury to or destruction of (1) property owned or occupied by or rented to the insured, or (2) except with respect to liability under sidetrack agreements covered by this policy,

This space is for the attachment of endorsements, which, when attached, are to be construed as a part of this policy.

property used by the insured, or (3) except with respect to liability under such sidetrack agreements or the use of elevators or escalators at premises owned by, rented to or controlled by the named insured, property in the care, custody or control of the insured or property as to which the insured for any purpose is exercising physical control, or (4) any goods, products or containers thereof manufactured, sold, handled or distributed or premises alienated by the named insured, or work completed by or for the named insured, out of which the accident arises;

(k) under coverage D, to injury to or destruction of buildings or property therein, wherever occurring, arising out of any of the following causes, if such cause occurs on or from premises owned by or rented to the named insured: (1) the discharge, leakage or overflow of water or steam from plumbing, heating, refrigerating or air-conditioning systems, standpipes for fire hose, or industrial or domestic appliances, or any substance from automatic sprinkler systems, (2) the collapse or fall of tanks or the component parts or supports thereof which form a part of automatic sprinkler systems, or (3) rain or snow admitted directly to the building interior through defective roofs, leaders or spouting, or open or defective doors, windows, skylights, transoms or ventilators; but this exclusion does not apply to loss due to fire, to the use of elevators or escalators or to operations performed by independent contractors;

(l) to injury, sickness, disease, death or destruction (a) with respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon ex-

haustion of its limit of liability; or (b) resulting from the hazardous properties of nuclear material and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (2) the insured is, or had this policy not been issued would be entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization;

(m) Under Insuring Agreement II (b) (3), to expenses incurred with respect to bodily injury, sickness, disease or death resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization;

(n) to injury, sickness, disease, death or destruction resulting from the hazardous properties of nuclear material, if (a) the nuclear material (1) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (2) has been discharged or dispersed therefrom, (b) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or (c) the injury, sickness, disease, death or destruction arising out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (c) applies only to injury to or destruction of property at such nuclear facility.

CONDITIONS

1. Premium. The premium bases and rates for the hazards described in the declarations are stated therein. Premium bases and rates for hazards not so described are those applicable in accordance with the manuals in use by the company.

An average percentage reduction is to be computed in accordance with the following table and applied to the premiums for all owned automobiles.

Premium Reduction Table		
Number of Licensed Owned Automobiles, Exclusive of Trailers, Insured Hereunder (computed pro rata if less than the policy period)		Percentage Reduction
1st	5	0%
Next	15	10%
Next	30	15%
Next	50	20%
All over	100	25%

The advance premium stated in the declarations is an estimated premium only. Upon termination of this policy, the earned premium shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to this insurance. If the earned premium thus computed exceeds the estimated advance premium paid, the named insured shall pay the excess to the company; if less, the company shall return to the named insured the unearned portion paid by such insured.

When used as a premium basis:

- (1) the word "admissions" means the total number of persons, other than employees of the named insured, admitted to the event insured or to events conducted on the premises whether on paid admission tickets, complimentary tickets or passes;
- (2) the word "cost" means the total cost to (a) the named insured with respect to operations performed for the named insured during the policy period by independent contractors, or (b) any indemnitee with respect to any contract covered by this policy, of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or subcontractor, including all fees, allowances, bonuses or commissions made, paid or due;
- (3) the word "receipts" means the gross amount of money charged by the named insured for such operations by the named insured or by others during the policy period as are rated on a receipts basis other than receipts from telecasting, broadcasting or motion pictures, and includes taxes, other than taxes which the named insured collects as a separate item and remits directly to a governmental division;
- (4) the word "remuneration" means the entire remuneration earned during the policy period by proprietors and by all employees of the named insured, other than drivers of teams or automobiles and aircraft pilots and co-pilots, subject to any overtime earnings or limitation of remuneration rule applicable in accordance with the manuals in use by the company;
- (5) the word "sales" means the gross amount of money charged by the named insured or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair, and includes taxes, other than taxes which the named insured and such others collect as a separate item and remit directly to a governmental division;
- (6) The words "cost of hire" mean the amount incurred for (a) the hire of automobiles, including the entire remuneration of each employee of the named insured engaged in the operation of such automobiles subject to an average weekly maximum remuneration of \$100, and for (b) pick-up, transportation or delivery service of property or passengers performed by motor carriers of property or passengers for hire, other than such services performed by motor carriers which are subject to the security requirements of any motor carrier law or ordinance. The rates for each \$100 of "cost of hire" shall be 5% of the applicable hired automobile rates, provided the owner of such hired automobile has purchased automobile Bodily Injury Liability and Property Damage Liability insurance covering the interest of the named insured on a direct primary basis as respects such automobile and submits evidence of such insurance to the named insured.
- (7) the words "Class 1 persons" mean the following persons, provided their usual duties in the business of the named insured include the use of non-owned automobiles: (a) all employees, including officers, of the named insured compensated for the use of such automobiles by salary, commission, terms of employment, or specific operating allowance of any sort; (b) all direct agents and representatives of the named insured;
- (8) the words "Class 2 employees" mean all employees, including officers, of the named insured, not included in Class 1 persons.

The named insured shall maintain for each hazard records of the information necessary for premium computation on the basis stated in the declarations, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

The company shall be permitted to examine and audit the insured's books and records at any time during the policy period and any extension thereof and within three years after the final termination of this policy, as far as they relate to the premium bases or the subject matter of this insurance.

2. Definitions.

- (a) **Contract.** The word "contract" means, if in writing, a lease of premises, easement agreement, agreement required by municipal ordinance, sidetrack agreement, or elevator or escalator maintenance agreement.
- (b) **Automobile.** Except where stated to the contrary, the word "automobile" means a land motor vehicle or trailer as follows:
 - (1) **Owned Automobile**—an automobile owned by the named insured;
 - (2) **Hired Automobile**—an automobile used under contract in behalf of, or loaned to, the named insured provided such automobile is not owned by or registered in the name of (a) the named insured or (b) an executive officer thereof or (c) an employee or agent of the named insured who is granted an operating allowance of any sort for the use of such automobile;
 - (3) **Non-Owned Automobile**—any other automobile.

The following described equipment shall be deemed an automobile while towed by or carried on an automobile not so described, but not otherwise: if of the crawler-type, any tractor, power crane or shovel, ditch or trench digger; any farm-type tractor; any concrete mixer other than of the mix-in-transit type; any grader, scraper, roller or farm implement; and, if not subject to motor vehicle registration, any other equipment not specified below, which is designed for use principally off public roads.

The following described equipment shall be deemed an automobile while towed by or carried on an automobile as above defined solely for purposes of transportation or while being operated solely for locomotion, but not otherwise: if of the non-crawler

type, any power crane or shovel, ditch or trench digger; and any air-compressing, building or vacuum cleaning, spraying or welding equipment or well drilling machinery.

- (c) **Semitrailer.** The word "trailer" includes semitrailer.
- (d) **Private Passenger Automobile.** The term "private passenger automobile" means a private passenger, station wagon or jeep type automobile, and also includes any automobile the purposes of use of which are stated in the declarations as "pleasure and business".
- (e) **Two or More Automobiles.** The terms of this policy apply separately to each automobile insured hereunder, but a motor vehicle and a trailer or trailers attached thereto shall be held to be one automobile as respects limits of liability.
- (f) **Purpose of Use.** The term "pleasure and business" is defined as personal, pleasure, family and business use. The term "commercial" is defined as use principally in the business occupation of the named insured as stated in Item 1, including occasional use for personal, pleasure, family and other business purposes. Use of an automobile includes the loading and unloading thereof.
- (g) **Products Hazard.** The term "products hazard" means
 - (1) goods or products manufactured, sold, handled or distributed by the named insured or by others trading under his name, if the accident occurs after possession of such goods or products has been relinquished to others by the named insured or by others trading under his name and if such accident occurs away from premises owned, rented or controlled by the named insured or on premises for which the classification stated in division (a) of the declarations excludes any part of the foregoing; provided, such goods or products shall be deemed to include any container thereof, other than a vehicle, but shall not include any vending machine or any property, other than such container, rented to or located for use of others but not sold;
 - (2) operations, if the accident occurs after such operations have been completed or abandoned and occurs away from premises owned, rented or controlled by the named insured; provided, operations shall not be deemed incomplete because improperly or defectively performed or because further operations may be required pursuant to an agreement; provided further, the following shall not be deemed to be "operations" within the meaning of this paragraph: (a) pick-up or delivery, except from or onto a railroad car, (b) the maintenance of vehicles owned or used by or in behalf of the insured, (c) the existence of tools, uninstalled equipment and abandoned or unused materials and (d) operations for which the classification stated in division (a) of the declarations specifically includes completed operations.

It is understood and agreed that the word "operations" as used in the Products Hazard includes any act or omission in connection with operations performed by or on behalf of the named insured on the premises or elsewhere, whether or not goods or products are involved in such operations.

- (h) **Assault and Battery.** Assault and battery shall be deemed an accident unless committed by or at the direction of the insured.
- (i) **Nuclear Definitions.** As used in exclusions (l), (m) and (n): "hazardous properties" include radioactive, toxic or explosive properties; "nuclear material" means source material, special nuclear material or byproduct material; "source material", "special nuclear material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof; "spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor; "waste" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof; "nuclear facility" means
 - (a) any nuclear reactor,
 - (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,
 - (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
 - (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

With respect to injury to or destruction of property, the word "injury" or "destruction" includes all forms of radioactive contamination of property.

3. Limits of Liability—Coverages A and B. The limit of bodily injury liability stated in the declarations as applicable to "each person" is the limit of the company's liability for all damages, including damages for care and loss of services, arising out of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by one person as the result of any one accident; the limit of such liability stated in the declarations as applicable to "each accident" is, subject to the above provision respecting each person, the total limit of the company's liability for all damages, including damages for care and loss of services, arising out of bodily injury, sickness or disease, including death at any time resulting therefrom, sustained by two or more persons as the result of any one accident.

4. Limits of Liability—Coverages C and D. The limit of property damage liability stated in the declarations as applicable to "each accident" is the total limit of the company's liability for all damages arising out of injury to or destruction of all property of one or more persons or organizations, including the loss of use thereof, as the result of any one accident.

5. Limits of Liability—Products—Coverages B and D. Subject to the limit of liability with respect to "each accident", the limits of bodily injury liability and property damage liability stated in the declarations as "aggregate products" are respectively the total limits of the company's liability for all damages arising out of the products hazard. All such damages arising out of one lot of goods or products prepared or acquired by the named insured or by another trading under his name shall be considered as arising out of one accident.

6. Limits of Liability—Coverage D. Subject to the limit of liability with respect to "each accident", the limit of property damage liability stated in the declarations as "aggregate operations" is the total limit of the company's liability for all damages arising out of injury to or destruction of property, including the loss of use thereof, caused by the ownership, maintenance or use of premises or operations rated on a remuneration premium basis or by contractors' equipment rated on a receipts premium basis.

Subject to the limit of liability with respect to "each accident", the limit of property damage liability stated in the declarations as "aggregate protective" is the total limit of the company's liability for all damages arising out of injury to or destruction of property, including the loss of use thereof, caused by operations performed for the named insured by independent contractors or general supervision thereof by the named insured, except (a) maintenance and repairs at premises owned by or rented to the named insured and (b) structural alterations at such premises which do not involve changing the size of or moving buildings or other structures.

Subject to the limit of liability with respect to "each accident", the limit of property damage liability stated in the declarations as "aggregate contractual" is the total limit of the company's liability for all damages arising out of injury to or destruction of property, including the loss of use thereof, with respect to liability assumed by the insured under contracts covered by this policy in connection with operations for which there is an "aggregate operations" limit of property damage liability stated in the declarations.

The limits of property damage liability stated in the declarations as "aggregate operations", "aggregate protective" and "aggregate contractual" apply separately to each project with respect to operations being performed away from premises owned by or rented to the named insured.

7. Severability of Interests. The term "the insured" is used severally and not collectively, but the inclusion herein of more than one insured shall not operate to increase the limits of the company's liability.

8. Financial Responsibility Laws—Coverages A and C. When this policy is certified as proof of financial responsibility for the future under the provisions of the motor vehicle financial responsibility law of any state or province, such insurance as is afforded by this policy for bodily injury liability or for property damage liability shall comply with the provisions of such law which shall be applicable with respect to any such liability arising out of the ownership, maintenance or use during the policy period of any automobile insured hereunder, to the extent of the coverage and limits of liability required by such law, but in no event in excess of the limits of liability stated in this policy. The insured agrees to reimburse the company for any payment made by the company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.

9. Notice of Accident. When an accident occurs written notice shall be given by or on behalf of the insured to the company or any of its authorized agents as soon as practicable. Such notice shall contain particulars sufficient to identify the insured and also reasonably obtainable information respecting the time, place and circumstances of the accident, the names and addresses of the injured and of available witnesses.

10. Notice of Claim or Suit. If claim is made or suit is brought against the insured, the insured shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.

11. Assistance and Cooperation of the Insured. The insured shall cooperate with the company and, upon the company's request, shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, obtaining the attendance of witnesses and in the conduct of suits. The insured shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for such immediate medical and surgical relief to others as shall be imperative at the time of accident.

12. Action Against Company. No action shall lie against the company unless, as a condition precedent thereto, the insured shall have fully complied with all the terms of this policy, nor until the amount of the insured's obligation to pay shall have been finally determined either by judgment against the insured after actual trial or by written agreement of the insured, the claimant and the company.

In Witness Whereof, The issuing Company has caused this policy to be signed officially below and countersigned on the declarations page by a duly authorized agent of said Company.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED

Frank J. Carey
United States Manager and Attorney.

AMERICAN EMPLOYERS' INSURANCE COMPANY
THE EMPLOYERS' FIRE INSURANCE COMPANY
THE NORTHERN ASSURANCE COMPANY OF AMERICA

J. Marshall Jaydon
Secretary.

Frank J. Carey
President.

MICHIGAN EXCEPTION—(If this policy is issued or delivered in the State of Michigan, the following applies)

The first paragraph of Condition No. 17 of this policy is amended to read as follows, all other terms and conditions remaining unchanged:

This policy may be canceled by the insured named in Item 1 of the declarations by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be canceled by the company by mailing to the insured named in Item 1 of the declarations at his address last known to the company or its authorized agent written notice stating when not less than ten days thereafter such cancellation shall be effective. The effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the insured or by the company shall be equivalent to mailing.

PUERTO RICO EXCEPTION—(If this policy is written in the Territory of Puerto Rico the following applies)

It is agreed that the Action Against Company Condition applicable to any liability coverage afforded by the policy with respect to accidents occurring in Puerto Rico is amended to read:

No action shall lie against the company unless as a condition precedent thereto, the insured shall have fully complied with all the terms of this policy.

WISCONSIN EXCEPTION—(If this policy is written in the State of Wisconsin the following applies)

It is agreed that, under Coverage A and C:

1. If the named insured is an individual, the unqualified word "insured" also includes any person using an automobile described in the policy with the permission of an adult member of the named insured's household other than a chauffeur or domestic servant, and any person or organization legally responsible for such use by such person.
2. The exception with respect to injury, sickness, disease or death of any fellow employee does not apply to an accident arising out of the maintenance or use of an automobile described in the policy.

NEW YORK EXCEPTION—(If this policy is written in the State of New York the following applies)

It is agreed that under Coverages A and C exclusions (l), (m) and (n) are deleted.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. Nothing contained in this policy shall give any person or organization any right to join the company as a co-defendant in any action against the insured to determine the insured's liability.

Bankruptcy or insolvency of the insured or of the insured's estate shall not relieve the company of any of its obligations hereunder.

13. Other Insurance. If the insured has other insurance against a loss covered by this policy the company shall not be liable under this policy for a greater proportion of such loss than the applicable limit of liability stated in the declarations bears to the total applicable limit of liability of all valid and collectible insurance against such loss; provided, however, the insurance under this policy with respect to loss arising out of the maintenance or use of any hired automobile insured on a cost of hire basis or the use of any non-owned automobile shall be excess insurance over any other valid and collectible insurance.

14. Subrogation. In the event of any payment under this policy, the company shall be subrogated to all the insured's rights of recovery therefor against any person or organization and the insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The insured shall do nothing after loss to prejudice such rights.

15. Changes. Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by a duly authorized representative of the company.

16. Assignment. Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the named insured shall die, this policy shall cover (1) the named insured's legal representative as the named insured, and (2) under coverages A and C, subject otherwise to the provisions of Insuring Agreement III, any person having proper temporary custody of any owned automobile or hired automobile, as an insured, until the appointment and qualification of such legal representative; provided that notice of cancellation addressed to the insured named in the declarations and mailed to the address shown in this policy shall be sufficient notice to effect cancellation of this policy.

17. Cancellation. This policy may be canceled by the named insured by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be canceled by the company by mailing to the named insured at the address shown in this policy written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the named insured or by the company shall be equivalent to mailing.

If the named insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

18. Declarations. By acceptance of this policy the named insured agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

Endorsement No. 1

NOTE: Do NOT complete attaching clause if endorsement is issued with policy at its inception.



This endorsement, effective 11/26/65, forms part of Policy No. CL A18-2214-74
issued to Chemical Service Company
by the insurance company indicated below by an "X".

☐ THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LTD. ☒ AMERICAN EMPLOYERS' INSURANCE COMPANY ☐ THE EMPLOYERS' FIRE INSURANCE COMPANY ☐ THE NORTHERN ASSURANCE COMPANY OF AMERICA

SCHEDULE

CODE NUMBER	DESCRIPTION OF OPERATIONS	EXCLUSION
		XCU

It is agreed that with respect to such insurance as is afforded by the policy for property damage liability, the following operations shall be subject to such of the exclusions as are set forth below: (1) operations described in the schedule above; (2) operations not so described but which the company's manual indicates as being subject to the following exclusions:

EXCLUSIONS

- (x) Injury to or destruction of any property arising out of blasting or explosion, other than the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment;
- (c) The collapse of or structural injury to any building or structure due to:
 - (1) grading of land, excavating, burrowing, filling, backfilling, tunneling, pile driving, cofferdam work or caisson work; or
 - (2) moving, shoring, underpinning, raising or demolition of any building or structure, or removal or rebuilding of any structural support thereof;
- (u)(1) Injury to or destruction of wires, conduits, pipes, mains, sewers or other similar property, or any apparatus in connection therewith, below the surface of the ground, if such injury or destruction is caused by and occurs during the use of mechanical equipment for the purpose of grading of land, paving, excavating or drilling; or,
- (2) injury to or destruction of property at any time resulting therefrom.

This endorsement does not apply to operations stated, in the declarations or in the company's manual, as not subject to such part of this exclusion.

Countersigned _____
(Authorized Representative)

End. #2

COMPREHENSIVE GENERAL — COMPREHENSIVE LIABILITY (GENERAL - AUTOMOBILE)

LIABILITY

L 6355b
(Ed. 9-60)

These endorsements, effective 11/26/65, form a part of policy No. CLA182214 74
(12:01 A. M., standard time)

issued to **Chemical Service Company**

by **American Employers' Insurance Company**

G 158a

EXCLUSION OF PRODUCTS HAZARD

It is agreed that the policy does not apply to the products hazard as defined therein.

G 741

**INTERPRETIVE ENDORSEMENT
PRODUCTS — COMPLETED OPERATIONS HAZARD**

It is understood and agreed that the word "operations" as used in the Products Hazard includes any act or omission in connection with operations performed by or on behalf of the named insured on the premises or elsewhere, whether or not goods or products are involved in such operations.

.....
Authorized Representative

DECLARATIONS — SCHEDULE
GENERAL LIABILITY

Special Multi-Peril Policy No. **SMP**
Comprehensive Liability Policy No. **C. L.**
General—Automobile Liability Policy (Comprehensive Form) No. **C. L.** **A18-2214-74**

DESCRIPTION OF HAZARDS	CODE NO.	PREMIUM BASES (a) Area (b) Frontage (c) Estimated Annual Remuneration (d) Estimated Annual Receipts	RATES		ADVANCE PREMIUMS	
			COV. B (a) Per 100 Sq. Ft. Area (b) Per Lineal Ft. Frontage (c) Per \$100 Remuneration (d) Receipts	COV. D	COVERAGE B BODILY INJURY LIABILITY	COVERAGE D PROPERTY DAMAGE LIABILITY
DIVISION a. PREMISES—OPERATIONS						
Purposes of Use—Classification of Operations						
Reprocessing of industrial solvents rated as:						
Oil Refining	4740X	c)15,000.	.272	.07	41.00	11.00
DIVISION b. ELEVATORS			ADVANCE PREMIUMS DIVISION a		\$ 41.00	\$ 11.00
Location of Premises—Purposes of Use		NUMBER INSURED	PER ELEVATOR			
DIVISION c. INDEPENDENT CONTRACTORS—LET OR SUBLET WORK			ADVANCE PREMIUMS DIVISION b		H \$	\$
Description of Work to be Performed		COST	PER \$100 OF COST			
DIVISION d. PRODUCTS—including COMPLETED OPERATIONS			ADVANCE PREMIUMS DIVISION c		O \$	\$
Description of Products		(a) SALES (b) RECEIPTS	(a) PER \$1000 OF SALES (b) PER \$1000 OF RECEIPTS			
DIVISION e. CONTRACTUAL			ADVANCE PREMIUMS DIVISION d		PROD \$	\$
Description of Contract		NUMBER INSURED	PER CONTRACT			
			ADVANCE PREMIUMS DIVISION e		O \$	\$
			TOTAL ADVANCE PREMIUMS		\$ 41.00	\$ 11.00

G
P
D

DECLARATIONS — SCHEDULE
AUTOMOBILE LIABILITY

Special Multi-Peril Policy No. **SMP**
Comprehensive Liability Policy No. **C. L.**
General—Automobile Liability Policy (Comprehensive Form) No. **C. L.**

DESCRIPTION OF HAZARDS				IN PURPOSES OF USE COLUMNS, THE LETTER "C" MEANS COMMERCIAL AND THE LETTERS "P & B" MEAN PLEASURE AND BUSINESS, EACH AS DEFINED IN THE POLICY		ADVANCE PREMIUMS	
						COVERAGE A BODILY INJURY LIABILITY	COVERAGE C PROPERTY DAMAGE LIABILITY
DIVISION 1 — OWNED AUTOMOBILES						Premium Basis — Per Automobile	
TOWN, COUNTY AND STATE IN WHICH THE AUTO. MOBILE WILL BE PRINCIPALLY GARAGED	YEAR OF MODEL	TRADE NAME, BODY TYPE AND MODEL, TRUCK LOAD CAPACITY	(1) IDENTIFICATION NUMBER (M) MOTOR NUMBER (S) SERIAL NUMBER	PURPOSES OF USE			
None at Inception							
DIVISION 2 — HIRED AUTOMOBILES				Premium Basis — Cost of Hire		ADVANCE PREMIUMS FOR DIVISION 1	
TYPES HIRED	LOCATIONS WHERE AUTOMOBILES WILL BE PRINCIPALLY USED	PURPOSES OF USE	ESTIMATED COST OF HIRE	RATES PER \$100 COST OF HIRE			
				COV. A	COV. C		
Comm.	Elyria, Ohio		If Any	1.199	.840		
P. Pass.	Elyria, Ohio		If Any	1.128	.780		
DIVISION 3 — NON-OWNED AUTOMOBILES				Premium Basis—		ADVANCE PREMIUMS DIVISION 2	
Class 1 Persons and Class 2 Employees						\$ Incl.	\$ Incl.
CLASS 1 PERSONS—TOTAL NUMBER BY LOCATION		HEADQUARTERS LOCATION		RATES			
				COV. A	COV. C		
If Any		Elyria, Ohio		3.53	2.40		
CLASS 2 EMPLOYEES ESTIMATED AVERAGE NUMBER		HEADQUARTERS LOCATION		RATES PER EMPLOYEE			
				COV. A	COV. C		
If Any		Elyria, Ohio		.243	.120	14.00 MP	6.00 MP
				ADVANCE PREMIUMS DIVISION 3		\$ 14.00	\$ 6.00
DIVISION 4 — SPECIAL COVERAGE PREMIUMS — AUTOMOBILE							
1. Protection Against Uninsured Motorists							
2. Auto. Medical Payments Coverage							
3. Use of Other Automobiles Coverage							
						ADVANCE PREMIUMS DIVISION 4	\$
						TOTAL ADVANCE PREMIUMS	\$ 14.00 x \$ 6.00 x

X
P
D
L

AUTOMOBILE

AL 6705
(Ed. 12-63)

A 828
LIMITATION OF ADDITIONAL INTERESTS — LOADING AND UNLOADING

This endorsement, effective (12:01 A. M., standard time) , forms a part of policy No.

issued to

by

It is agreed that the insurance for Bodily Injury Liability-Automobile and Property Damage Liability-Automobile does not apply to injury, sickness, disease, death or destruction which arises out of the loading or unloading of an automobile, if the accident occurs on premises (including the ways immediately adjoining) owned, rented or controlled either by the person or by the employer of the person against whom claim is made or suit is brought for such injury, sickness, disease, death or destruction. This limitation does not apply with respect to claims made or suits brought against the following insureds:

- (a) the named insured or, if the named insured is an individual, his spouse, if a resident of the same household;
- (b) a bailee or borrower of the automobile or an employee of either of them or of the named insured;
- (c) if the named insured is classified and rated as a truckman, any person or organization, or any agent or employee thereof, engaged in the business of transporting property by automobile for the named insured or for others; subject nevertheless to the limitations of any endorsement made a part of the policy and specifically applicable to truckmen;
- (d) any other person or organization but only with respect to his or its liability because of acts or omissions of an insured under (a), (b) or (c) above.

.....
Authorized Representative

THE EMPLOYERS' GROUP INSURANCE COMPANIES

 THE NORTHERN ASSURANCE
COMPANY OF AMERICA

DATE _____

12-1-66



REPORT OF AUDIT

GPD

10.00

11.00

1.00

[illegible]

M

NAUA No. 112 — Edition November, 1957
PHYSICAL DAMAGE SUPPLEMENT
(Fleet Automatic)

This supplement, effective 7/21/66 (12:01 A. M., standard time), forms a part of Policy No. CIA18-2214-74

issued to Chemical Service Company
by American Employers' Insurance Company

SCHEDULE

Item 1. The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of the policy having reference thereto.

PREMIUMS	LIMITS OF LIABILITY	NET RATES	COVERAGES	
\$ 5.00	\$ 2,000.00	\$	E	Comprehensive
\$	\$ Actual Cash Value less deductible	\$	F	Collision or Upset
\$	\$	\$	G	Fire, Lightning and Transportation
\$	\$	\$	H	Theft (Broad Form)
\$	\$	\$	I	Windstorm, Hail, Earthquake or Explosion
\$	\$	\$	J	Combined Additional Coverage
\$	\$ 25* for each disablement	\$	K	Towing and Labor Costs
\$	\$	\$		
\$ 5.00	Total Premium	Additional Premium		

*Strike out "\$25" and type "\$10" in states where \$10 Limit applies.

Aggregate limit of liability for Coverages E, G, H, I and J \$

Limit of Liability per automobile under Coverages E, G, H, I and J \$

Description of the automobile and facts respecting its purchase by the named insured:

Year of Model	Trade Name	Model	Body Type, Truck Load Capacity; Tank Gallonage Capacity; or Bus Seating Capacity	Identification Number (I) Serial Number (S) Motor Number (M)	Number of Cylinders	Purposes of Use
1956	Butler Tank Trailer	Model 9130		S# 56012032M		

F.O.B. List Price or Delivered Price at Factory	Rating Symbol	Actual Cost When Purchased Including Equipment	Purchased Month, Year	New or Used	Encumbrance	The automobile is unencumbered unless otherwise stated herein: Installment Payments Number Amount of Each	Due Date and Amount of Final Installment
			7/66	Used		Annual Premium: \$15.00	

Any loss under Coverages E, F, G, H, I and J is payable as interest may appear to the named insured and

C.I.T. Corp., 1310 Cargill Bldg., Minneapolis, Minn.

Indicate by "X" if exclusion (h) is not to apply under Coverage F to automobiles having an actual cash value of less than \$500:

Item 2. (a) Except with respect to bailment lease, conditional sale, purchase agreement, mortgage or other encumbrance, the named insured is the sole owner of the automobile and (b) the automobile will be principally garaged in the town, county and state as set forth in the policy, unless otherwise stated herein:*

*Absence of an entry means "No Exception."

The company agrees with the named insured, subject to the limits of liability, exclusions, conditions and other terms of this supplement:

INSURING AGREEMENTS

1. Coverage E—Comprehensive Loss of or Damage to the Automobile, Except by Collision or Upset: To pay for direct and accidental loss of or damage to the automobile, hereinafter called loss, except loss caused by collision of the automobile with another object or by upset of the automobile or by collision of the automobile with a vehicle to which it is attached. Breakage of glass and loss caused by missiles, falling objects, fire, theft, explosion, earthquake, windstorm, hail, water, flood, malicious mischief or vandalism, riot or civil commotion shall not be deemed loss caused by collision or upset.

Coverage F—Collision or Upset: To pay for direct and accidental loss of or damage to the automobile, hereinafter called loss, caused by collision of the automobile with another object or by upset of the automobile, but only for the amount of each such loss in excess of the deductible amount, if any, stated in the schedule as applicable hereto.

Coverage G—Fire, Lightning and Transportation: To pay for direct and accidental loss of or damage to the automobile, hereinafter called loss, caused (a) by fire or lightning, (b) by smoke or smudge due to a sudden, unusual and faulty operation of any fixed heating equipment serving the premises in which the automobile is located, or (c) by the stranding, sinking, burning, collision or derailment of any conveyance in or upon which the automobile is being transported.

Coverage H—Theft (Broad Form): To pay for loss of or damage to the automobile, hereinafter called loss, caused by theft, larceny, robbery or pilferage.

Coverage I—Windstorm, Hail, Earthquake or Explosion: To pay for direct and accidental loss of or damage to the automobile, hereinafter called loss, caused by windstorm, hail, earthquake or explosion, excluding loss or damage caused by rain, snow or sleet, whether or not wind-driven.

Coverage J—Combined Additional Coverage: To pay for direct and accidental loss of or damage to the automobile, hereinafter called loss, caused by windstorm, hail, earthquake, explosion, riot or civil commotion, or the forced landing or falling of any aircraft or of its parts or equipment, flood or rising waters, malicious mischief or vandalism, external discharge or leakage of water except loss resulting from rain, snow or sleet whether or not wind-driven; provided, with respect to each automobile \$25 shall be deducted from each loss caused by malicious mischief or vandalism.

Coverage K—Towing and Labor Costs: To pay for towing and labor costs necessitated by the disablement of the automobile, provided the labor is performed at the place of disablement.

2. Loss of Use by Theft—Rental Reimbursement: The company, following a theft covered under this supplement of the entire automobile, shall reimburse the named insured for expense not exceeding \$5 for any one day nor totaling more than \$150 or the actual cash value of the automobile at time of theft, whichever is less, incurred for the rental of a substitute automobile, including taxicabs. Such reimbursement is payable by the company in addition to the applicable limit of liability of this supplement.

Reimbursement is limited to such expense incurred during the period commencing seventy-two hours after such theft has been reported to the company and the police and terminating, regardless of expiration of the policy period, on the date the whereabouts of the automobile becomes known to the named insured or the company or on such earlier date as the company makes or tenders settlement for such theft.

Such reimbursement shall be made only if the stolen automobile was a private passenger automobile not used as a public or livery conveyance and not owned and held for sale by an automobile dealer.

3. General Average and Salvage Charges: The company, with respect to such transportation insurance as is afforded by this supplement, shall pay any general average and salvage charges for which the named insured becomes legally liable.

4. Automobile Defined, Trailers, Two or More Automobiles, Including Automatic Insurance:

(a) **Automobile.** Except where specifically stated to the contrary, the word "automobile" wherever used in this supplement shall mean

This supplement does not apply:

(a) under any of the coverages, while the automobile is used as a public or livery conveyance, unless such use is specifically declared and described in this supplement;

(b) under any of the coverages, if the automobile is or at any time becomes subject to any bailment lease, conditional sale, purchase agreement, mortgage or other encumbrance not specifically declared and described in this supplement provided, this exclusion does not apply to any automobile acquired during the policy term;

(c) under any of the coverages, to loss due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;

(d) under any of the coverages, to any damage to the automobile which is due and confined to wear and tear, freezing, mechanical or electrical breakdown or failure, unless such damage is the result of other loss covered by this supplement;

(e) under any of the coverages, to robes, wearing apparel or personal effects;

the following, including the equipment thereof and other equipment permanently attached thereto:

(1) all licensed automobiles and all trailers owned by the named insured or his spouse if a resident of the same household;

(2) except under coverage F, all unlicensed automobiles owned by the named insured or such spouse; and

(3) such automobiles and trailers, ownership of which is acquired during the policy period by the named insured or such spouse, if used for the purposes stated in the schedule.

(b) **Semitrailer.** The word "trailer" includes semitrailer.

(c) **Two or More Automobiles.** When two or more automobiles are insured hereunder, the terms of this supplement shall apply separately to each and a motor vehicle and a trailer or trailers attached thereto shall be held to be separate automobiles as respects limits of liability, including any deductible provisions.

5. Policy Period, Territory: This supplement applies only to direct and accidental losses to the automobile which are sustained after the effective date hereof and during the policy period, while the automobile is within the United States of America, its territories or possessions, or Canada, or is being transported between ports thereof.

EXCLUSIONS

(f) under any of the coverages, to tires unless damaged by fire or stolen or unless such loss be coincident with and from the same cause as other loss covered by this supplement;

(g) under coverages E and H, to loss due to conversion, embezzlement or secretion by any person in possession of the automobile under a bailment lease, conditional sale, purchase agreement, mortgage or other encumbrance;

(h) under coverage F, to any automobile not having an actual cash value of \$500, unless this exclusion is stated in this supplement as inapplicable;

(i) under coverage F, to breakage of glass if insurance with respect to such breakage is otherwise afforded;

(j) to loss due to confiscation by duly constituted governmental or civil authority;

(k) under any coverage to loss due to radioactive contamination.

CONDITIONS

None of the provisions of the policy shall apply to the insurance afforded by this supplement except the provisions with respect to "Premium," "Inspection and Audit," "Purposes of Use," "Assistance and Cooperation of the Insured," "Subrogation," "Changes," "Cancellation" and "Declarations."

1. Named Insured's Duties When Loss Occurs: When loss occurs, the named insured shall:

(a) protect the automobile, whether or not the loss is covered by this supplement, and any further loss due to the named insured's failure to protect shall not be recoverable under this supplement; reasonable expense incurred in affording such protection shall be deemed incurred at the company's request;

(b) give notice thereof as soon as practicable to the company or any of its authorized agents and also, in the event of theft, larceny, robbery or pilferage, to the police but shall not, except at his own cost, offer or pay any reward for recovery of the automobile;

(c) file proof of loss with the company within sixty days after the occurrence of loss, unless such time is extended in writing by the company, in the form of a sworn statement of the named insured setting forth the interest of the named insured and of all others in the property affected, any encumbrances thereon, the actual cash value thereof at time of loss, the amount, place, time and cause of such loss, the amount of rental or other expense for which reimbursement is provided under this supplement, together with original receipts therefor, and the description and amounts of all other insurance covering such property.

Upon the company's request, the named insured shall exhibit the damaged property to the company and submit to examinations under oath by anyone designated by the company, subscribe the same and produce for the company's examination all pertinent records and sales invoices, or certified copies if originals be lost, permitting copies thereof to be made, all at such reasonable times and places as the company shall designate.

2. Appraisal: If the named insured and the company fail to agree as to the amount of loss, each shall, on the written demand of either, made within sixty days after receipt of proof of loss by the company, select a competent and disinterested appraiser, and the appraisal shall be made at a reasonable time and place. The appraisers shall first select a competent and disinterested umpire, and failing for fifteen days to agree upon such umpire, then, on the request of the named insured or the company, such umpire shall be selected by a judge of a court of record in the county and state in which such appraisal is pending. The appraisers shall then appraise the loss, stating separately the actual cash value at the time of loss and the amount of loss, and failing to agree shall submit their differences to the umpire. An award in writing of any two shall determine the amount of loss. The named insured and the company shall each pay his or its chosen appraiser and shall bear equally the other expenses of the appraisal and umpire.

The company shall not be held to have waived any of its rights by any act relating to appraisal.

3. Limit of Liability; Settlement Options; No Abandonment—Coverages E, F, G, H, I and J: The limit of the company's liability for loss shall not exceed either (a) the actual cash value of the automobile, or if the loss is of a part thereof the actual cash value of such part, at time of loss or (b) what it would then cost to repair or replace the auto-

mobile or such part thereof with other of like kind and quality, with deduction for depreciation, or (c) the applicable limit of liability stated in the schedule.

The limit of liability stated in the schedule as "aggregate" is the total limit of the company's liability under Coverages E, G, H, I and J. The limit of liability stated in the schedule as "per automobile" is the total limit of the company's liability under Coverages E, G, H, I and J with respect to any automobile.

The company may pay for the loss in money or may repair or replace the automobile or such part thereof, as aforesaid, or may return any stolen property with payment for any resultant damage thereto at any time before the loss is paid or the property is so replaced, or may take all or such part of the automobile at the agreed or appraised value but there shall be no abandonment to the company.

4. Automatic Reinstatement: When the automobile is damaged, whether or not such damage is covered under this supplement, the liability of the company shall be reduced by the amount of such damage until repairs have been completed, but shall then attach as originally written without additional premium.

5. Payment for Loss; Action Against Company: Payment for loss may not be required nor shall action lie against the company unless, as a condition precedent thereto, the named insured shall have fully complied with all the terms of this supplement nor until thirty days after proof of loss is filed and the amount of loss is determined as provided in this supplement.

6. Other Insurance: If the named insured has other insurance against a loss covered by this supplement the company shall not be liable under this supplement for a greater proportion of such loss than the applicable limit of liability stated in the schedule bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

7. No Benefit to Bailee: The insurance afforded by this supplement shall not enure directly or indirectly to the benefit of any carrier or bailee liable for loss to the automobile.

8. Assignment: Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the named insured shall die, this supplement shall cover the named insured's spouse, if a resident of the same household at the time of such death, and legal representative as named insured; provided that notice of cancellation addressed to the insured named in the declarations and mailed to the address shown in the policy shall be sufficient notice to effect cancellation of the policy.

9. Terms of Supplement Conformed to Statute: Terms of this supplement which are in conflict with the statutes of the state wherein this supplement is issued are hereby amended to conform to such statutes.

10. Schedule: By acceptance of this supplement the named insured agrees that the statements in the schedule are his agreements and representations, and that this supplement is issued in reliance upon the truth of such representations.

Somers Ins. Agency 82322
11/26/65/66 7/29/66

DG:smk

Authorized Representative



This endorsement, effective 8-25-66, forms part of Policy No. CLA18-2214-74

issued to CHEMICAL SERVICE COMPANY
by the insurance company indicated below by an "X".

☐ THE EMPLOYERS' LIABILITY
ASSURANCE CORPORATION, LTD.

☒ AMERICAN EMPLOYERS'
INSURANCE COMPANY

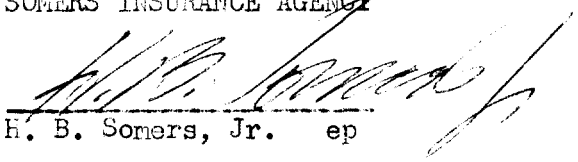
☐ THE EMPLOYERS' FIRE
INSURANCE COMPANY

☐ THE NORTHERN ASSURANCE
COMPANY OF AMERICA

serial number of 1956 Butler Tank Trailer, Model 9130, is corrected
to read: 56-012032M

expiration date 11-26-66

SOMERS INSURANCE AGENCY


H. B. Somers, Jr. ep